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Comparing practices for capturing bank customer feedback: Internet versus traditional banking

Wisner, Joel D; Corney, William J

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ABSTRACT: Customer feedback capabilities and mechanisms were identified and evaluated in 30 bank and credit union sites in Las Vegas, Nevada, USA. Additionally, 82 US Internet bank sites were identified and evaluated with respect to their customer feedback capabilities. Comparisons were made between the brick/mortar and Internet banks and their respective feedback mechanisms. While this study identified a number of value-enhancing customer feedback characteristics employed in banks, many of these financial institutions were found to be lacking even the most basic methods of feedback collection. Competition in the financial services industry has been increasing dramatically in recent years, owing to the growth of Internet banking and deregulation in the banking industry. Consequently, keeping existing customers as well as attracting new ones is a critical concern. Collecting and monitoring customer feedback allows firms to assess and upgrade their service and product capabilities as needed to maintain and improve competitiveness. Suggestions for improvement and areas for future research were included in the study.

TEXT: Keywords Customer care, Customer surveys, Banking, Internet, USA

Abstract Customer feedback capabilities and mechanisms were identified and evaluated in 30 bank and credit union sites in Las Vegas, Nevada, USA. Additionally, 82 US Internet bank sites were identified and evaluated with respect to their customer feedback capabilities. Comparisons were made between the brick/mortar and Internet banks and their respective feedback mechanisms. While this study identified a number of value-enhancing customer feedback characteristics employed in banks, many of these financial institutions were found to be lacking even the most basic methods of feedback collection. Suggestions for improvement and areas for future research were included in the study.

Introduction

Competition in the financial services industry has been increasing dramatically in recent years, owing to the growth of Internet banking and deregulation in the banking industry. Consequently, keeping existing customers as well as attracting new ones is a critical concern. Collecting and monitoring customer feedback allows firms to assess and upgrade their service and product capabilities as needed to maintain and improve competitiveness. Information gleaned from customer suggestions and complaints can also be used for benchmarking purposes, to form the basis for long term planning, and to allow firms to direct their continued improvement efforts in a more efficient and effective manner.

Today, implementing a competitive Internet banking strategy is one of the top priorities for national financial institutions as well as community banks and credit unions. Creating an Internet presence provides uncertainties along with opportunities, as there is little historical precedent upon which to build effective on-line strategies. For example, a

Ftext Ry very recent survey of 1,000 banks found that the initial force behind implementing Internet banking was largely defensive - setting up Web sites just because competitors were doing so (Sheshunoff, 2000). This same survey found these banks now focusing on ways to reach new customers, not simply preventing competitors from luring away current "brick and mortar" customers. Traditional banks are acting similarly. Such efforts will require the development of an understanding of what bank customers want now and are likely to want in the future. A critical element in this process is the creation of effective customer feedback systems.

This paper presents an analysis of the feedback capabilities of 30 banks and credit unions in Las Vegas, Nevada and 82 additional internet bank sites. Each of the banks was evaluated with respect to their customer feedback characteristics. Comparisons were also made between the "brick and mortar" banks and the Internet banks. This paper presents a review of the relevant research, followed by discussions of the research methodology and the findings. The paper concludes with suggestions for further research.

A review of the relevant research

The relationship between an organization's interaction with its customers and customer satisfaction has been the subject of numerous research efforts. Considerable research has found advantages of receiving customer feedback for service improvement. McCleary and Weaver (1982) discussed the need to identify elements of customer satisfaction prior to any management efforts to improve the service delivery system. Customer questionnaires were suggested for identifying customer service elements and for evaluating customer satisfaction. Coyle and Dole (1993) used customer and employee surveys to determine service quality "gaps" between expectations of customers and providers. The authors recommended managers listen to customers and empower employees to solve problems as ways to close service quality gaps. Lockwood (1994) noted that customer requirements change with time, requiring a continual effort to update customer requirements and make operational improvements. He recommended collecting memorable good and bad service encounters from customers, managers and staff, categorizing and determining frequencies of each type of encounter, then taking action on the biggest problem types. Customer involvement has been viewed as essential to effective benchmarking activities (Yasin and Zimmer, 1995). The authors recommended using surveys, focus groups and fictitious guests (people hired by the organization to act as customers) as ways to determine service quality levels that could be periodically compared both internally and externally. De Ruyter et aL (1998) investigated customer loyalty in terms of the cost, to them, of switching from one service provider to another. They found that when switching costs were low, customers were less loyal then when they were high. As an illustration of this finding, Sheshunoff (2000) noted that one advantage of Internet banking is that powerful barriers to customer exiting arise from the high cost of switching. Once a customer moves to full-service Internet banking combined with electronic bill paying and automatic fund transfers, the effort to move to another financial institution will be considerable.

It therefore becomes extremely important to determine as quickly as possible what customers want so as to capture new customers as well as to keep existing ones. Obtaining customer feedback is essential to finding this information. Gremler and Brown (1999) looked at customer loyalty in terms of its impact on the company. They saw the impact as analogous to the ripple caused by a pebble tossed into a pond. They found it has far reaching influence in two ways — it generates interest in the firm by encouraging others to patronize the organization through word of mouth communication, moreover, through other actions customers can create value for an organization. If the organization can tap this valuable information resource, they have the potential to improve their operations.

Research has also attempted to directly assess satisfaction and dissatisfaction among bank customers. A study by Johnston (1997) of "brick

and mortar" bank customers in the UK found that certain actions result in satisfying, or as he states, "delighting" customers, while other activities will only lessen dissatisfaction rather than delight customers. Speed of processing was a major factor in delighting customers, while improving equipment reliability only lessened dissatisfaction. His research also identified two areas where banks achieved a distinct advantage: genuine commitment to the customer and attentiveness by front-line staff. This perceived advantage is reinforced by a study of Italian bank customers who indicated that human contact attributes are most important when customer satisfaction is observed (Filotto et al., 1997). Mols (1998) compared Internet bank customers with traditional bank customers in Denmark. He found users of Internet banking to be more satisfied, less price sensitive, have higher intentions to repurchase and have more positive word-of-mouth communications than non-users.

Research methodology

In order to assess customer feedback characteristics in the banking industry, two techniques were employed. First, bank and credit union sites were identified in a major metropolitan area (Las Vegas, Nevada, USA) and physically visited. Each site was evaluated with respect to the ease of obtaining feedback and the types of feedback sought. Following this, 82 banks with an Internet presence were identified. The Web sites were evaluated from a general information perspective, and then from a customer feedback perspective. Finally, comparisons of the two types of banks and their respective feedback mechanisms were made.

Results

The brick and mortar institutions

Considering first the brick and mortar financial institutions, Table I presents a listing of the 30 banks and credit unions visited and the types of feedback capabilities found at each site. Surprisingly, only ten, or 33 percent of the 30 Las Vegas banks and credit unions had customer comment cards available on site for obtaining feedback (one bank was out of comment cards, thus only nine were retrieved). Of these, six were easily found, while the other three were only accessible by asking a teller. Eighteen of the remaining 20 businesses said they would accept written comments in the form of a letter, while two indicated only verbal comments would be accepted in person or over the phone.

Instructions, information content, and appearance. Instructions for returning comment cards varied. Five of the cards contained no instructions, one asked that the card be returned to the office, one requested that it be given to any employee or placed in a box located in the lobby, and three were printed with mailing addresses on the reverse side. Of the three with mailing addresses, one was post-paid; the other two required the customer to provide a stamp.

Table I.

Comment card usage was encouraged through colorful design and graphics on five of the comment cards. Two were "personalized" with a note from a local manager and a vice-chairman, indicating the importance of customer opinions to the organization. Six of the cards had a space for the customer to put a name, address and telephone number. Of these, three were marked optional. Of the three not marked optional, two also requested an account number along with the name and address. One of the cards required a name only to be written at the bottom of the card, while another required a signature and a printed name.

Comment cards also varied significantly in their requested information format and content. Three requested only written comments in a lined area of the form, while the others provided both a check-off format for an

assessment of service as well as an area for free-form comments. The advantage of providing ready made questions is that management can obtain responses in specific areas of interest and can analyze and track customer responses over time to ascertain if improvements in operations are being made. Three of the comment cards were narrowly focused on requesting only positive comments about an individual employee while the others attempted to elicit a wider range of information about their operations.

A number of research-based investigations have been made in an effort to identify, from the customer's point of view, the determinants of service quality. For example Parasuraman et al. (1988) identified five dimensions of service quality: reliability, assurance, responsiveness, tangibles, and empathy, which can be applied to service expectations in the financial services industry. Examples of questions in each of the categories are: "Do we have the services and financial products that you want?" (tangible dimension), "Was the bank employee available within a reasonable amount of time?" (responsiveness dimension), "Were you treated courteously?" (assurance dimension), "Did the bank employee make you feel like a valued customer?" (empathy dimension), and finally, "Have we provided you good service over your last three visits?" (reliability dimension). The research of Parasuraman et al. (1988) also showed that customers consider reliability the most important service dimension.

Based on the service characteristics discussed above, the comment cards reviewed in this study fall far short of providing the scope of information that would enhance good management decision making and service operations design. Considering the tangibles dimension, only one of the nine comment cards retrieved asked a question in this area (11.1 percent). The responsiveness category was covered by questions on four of the comment cards (44.4 percent) and questions about the assurance dimension were asked on five of the comment cards (55.5 percent). The empathy dimension was covered by questions on only two comment cards (22.2 percent) and the reliability dimension (which prior research found to be the most important) was addressed by only one questionnaire (11.1 percent). Table II summarizes these comment card quality dimension frequencies.

Comment card design. Standards exist for the proper format and construction of comment card questionnaires, which can be used to benchmark current practice. Dillon et al. (1994) present a summary of these standards in the form of seven principles. Table III presents these design principles and indicates the percentage of cards that adhered to each principle.

Clarity and precision, the first principle, relates to the importance of questions that have an unambiguous meaning to both the customer and to management. With just one exception, questions were clear and precise. On one comment card the question, "Did the employee tell you about a new promotion?" could cause confusion. The exact meaning of "new promotion", from a customer's point of view is obviously not clear. Not only is the word "promotion" imprecise, but the modifier "new" makes the question even more ambiguous to the customer. If today's promotion is the same as yesterday's, will the customer answer NO to the question, thinking that it's not new? How recent must a promotion be for a classification of "new"?

The second design principle is the mutual exclusivity of response choices. This means response choices should cover all relevant possibilities. On one comment card the worst level of service was categorized as, "could be better". If a customer was very dissatisfied with service, "could be better", may not properly represent the true level of his/her negative feelings about the experience. The remaining eight cards appeared to make adequate use of this design principle.

The third principle, use of familiar language, was adhered to on all comment cards. Only non-English readers would have problems understanding the cards and it is debatable whether there are enough of these customers

to warrant special language cards.

Eliminating bias is the fourth principle. Using gender-specific words or using phrases that have built-in assumptions are common examples of biases. None of the questions on any of the nine comment cards violated this principle.

The fifth principle is to avoid the use of double-barreled questions. A double-- barreled question is one that joins two separate questions together so the respondent cannot provide an answer to either one of them alone. For example, a question on one comment card asked, "Were you greeted courteously and did we use your name?" Putting two questions together makes it impossible for management to know if a bank employee used the customer's name but did not treat the customer courteously. None of the other comment cards used double-- barreled questions.

Table II.

Table III.

The sixth principle is to state explicit alternatives. This means that the available categories the customer is asked to respond to adequately correspond to the question asked. Eight of the cards used explicit response alternatives, while one comment card violated this principle five times. For example, the question, "Were services performed right the first time?" was followed by the response choices, "excellent", "good", or "poor". The proper alternatives should have been "yes", or "no".

The final principle, validity and reliability, indicates that the questions should measure what management wants them to measure and that the responses can be replicated over time. In the previous section of this paper, comparison of comment cards to the five customer-perceived dimensions of service quality indicated that many important feedback areas were being left out. Moreover, three of the comment cards were narrowly focused on obtaining positive feedback regarding a customer-selected "excellent" employee. Still further, two of the comment cards seemed to really be employee control mechanisms. For these, the name of an employee was asked to be written down and specific questions concerning actions of the employee were asked. This feedback is akin to a quality control inspection in a manufacturing facility and not a true mechanism for eliciting the type of information that could improve the overall state of operations. This type of comment card could also impact morale among employees. The remaining four comment cards appeared reliable and valid.

The Internet banks

Table IV provides a listing of the 82 banks that were identified with an internet presence. These banks were found using an Internet Web-browser; some appeared to be Internet-only bank sites, while most were brick-and-mortar banks with a Web site.

Each Web site was browsed to determine the general characteristics of the sites, and these are presented in Table V. Almost all of the internet banks had some form of customer contact capability. At least half of these banks offered information regarding loan rates and checking/savings account rates, general bank information (such as bank history, size, etc.) investment information (such as ticker symbol, current stock price, dividend information, etc.), new account applications, and small business or commercial banking information. A small number of the Web sites offered a wide array of potentially helpful information such as credit card applications, frequently asked questions, contact names and phone numbers, and newsletters. Given the relatively low cost of Web site design and development, it was somewhat surprising to find the small quantities of information on many of the bank Web sites.

Next, the 77 bank Web sites with customer feedback capabilities were evaluated regarding the specific feedback mechanisms employed. These characteristics are presented in Table VI. More than half of the feedback systems included blank areas for street and e-mail addresses for a return reply. Most of these sites also included a flexible length blank area for free-form questions and comments. A smaller percentage, but still a significant portion of the feedback systems only listed an e-mail address and/or a phone number for comments or questions. A few of the feedback systems were quite detailed, and included all of the above characteristics plus specific information click-boxes, online site quality surveys and links to other Web sites.

Table IV. Table V.

Table VI.

Most importantly, only two sites offered a service quality survey similar to what was found at nine of the Las Vegas, Nevada traditional banks. Given the value of this feedback information and the ease with which it could be incorporated into a Web site, it was surprising to see so few of the bank sites collecting this valuable customer information.

Thus, when comparing the two types of financial institutions (brick and mortar and Internet banks) we find more information of various types among the Internet bank sites but less attention paid to customer satisfaction vis-d-vis specific customer satisfaction-oriented questions. Internet bank customers can certainly state their concerns or problems on the free form text portion contained on approximately half of the Web sites, but using this nonstandardized information to analyze specific strengths and weaknesses in the organization can be problematic. Based on the banks and Internet sites visited, it appeared that, in general, the banking industry is not seeking customer feedback to any large degree, and is thus not utilizing this information to make operational changes geared towards capturing and retaining customers. Conclusions

The use of comment cards to gather specific information about customers, their habits and their problems is well documented in the literature. Unfortunately, the use of comment cards was not found to be a very popular customer feedback method among the financial institutions in Las Vegas, Nevada, with only 33 percent making use of this device. The bank Web sites were only slightly better, with 48 percent of the sites allowing freeform comments, however, only two Internet banks offered online service quality surveys. This percentage seems very low when considering the highly competitive nature of the industry and the heavy use of customer feedback questionnaires in other service organizations. For example, in the restaurant industry, Wisner and Corney (1999) found that 81 percent of the restaurants surveyed used customer questionnaires to provide feedback. Not only was the usage low among the traditional, brick and mortar institutions visited for this study, but 22 percent of the organizations utilizing customer feedback questionnaires did not make them readily available. In these organizations, suggestions for improvement of operations, and general customer feedback on service are likely not to be received very often. Instead, relatively infrequent comments relating to extreme situations will likely be the only feedback provided by customers. Although it is useful to know about these extreme situations, it is of much greater importance to continually have the typical customer's assessment of normal operating conditions. For this type of feedback, a readily visible location for bank customer comment cards is preferred, such as on a front table or at the tellers' windows for the brick and mortar banks, and an easily seen survey shown on the front page tool bar of the Internet bank sites.

A proper method of card return was not evident in the majority of the Las Vegas, Nevada banks visited. Confidentiality allows for the purest expression of feedback information. Requiring a customer to hand the card to an employee may result in muted responses or no response at all. Moreover, requiring a customer to provide their name, address and/or account number will result in a further limitation of responses. Having a collection box near the building's entrance/exit, providing a postage-paid return envelope, and placing the word "optional" next to personal identification lines on an e-mail form or questionnaire would alleviate most of these concerns.

Another major area of customer feedback improvement is with regard to the construction of the comment cards. It appears that very little effort has been taken to make use of readily available knowledge in the field of questionnaire design to create effective comment cards among the vast majority of financial institutions visited. Most of those having comment cards or customer service surveys seemed to miss an opportunity to obtain the type of information that would prove useful in improving operations. The apparent objective of some of the comment cards was as a personnel control mechanism or an appeasement device for upset customers.

This preliminary study has identified additional areas worthy of further investigation. The generally poor attempt at obtaining customer feedback among the banks and credit unions visited leads us to question the seriousness of commitment to improving customer service. Future research efforts could concentrate on the customer-orientation of financial institutions compared to other service organizations, the differences between financial institutions (national vs regional or type of institution) in terms of feedback efforts, the various follow-up procedures used when a customer complains, the percentage of comments answered or acted upon, and finally, the relationship between customer-orientation and success of financial institutions.

The research register for this journal is available at http://www.mcbup.com/research_registers

The current issue and full text archive of this journal is available at http://www.emerald-library.com/ft References

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DESCRIPTORS: Customer feedback; Banking; Internet CLASSIFICATION CODES: 9130 (CN=Experimental/Theoretical); 5320 (CN=Quality control); 9190 (CN=United States) PRINT MEDIA ID: 46147

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5/9,K/10 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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Effects of leader behaviors on service employee role perceptions,

fairness perceptions, and performance

Author: Douthitt, Elizabeth Allison Degree: Ph.D.

Year: 2001 Corporate Source/Institution: Rutgers The State University of New Jersey

- New Brunswick (0190)

Director: Susan E. Jackson

Source: VOLUME 62/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3849. 152 PAGES

Descriptors: BUSINESS ADMINISTRATION, MANAGEMENT; PSYCHOLOGY,

INDUSTRIAL

Descriptor Codes: 0454; 0624 ISBN: 0-493-47086-7

Leaders play an important role in communicating role expectations, and in supporting and facilitating effective performance. Their behaviors may be critical to their ability to effectively facilitate high-level performance.

Leaders face particular challenges in **service** environments such as call centers, where **employee** job effectiveness is influenced by the quality of interactions with customers. Call centers commonly use monitoring practices, and yet the effects of these practices are not understood. Monitoring along with other leader behaviors may convey information to employees about role expectations. The clarity, effectiveness, and perceived fairness of these role messages may depend in part on the combination of behaviors leaders elect to use.

This study applied role theory and justice theory to predict interactive effects of leader monitoring and other behaviors on employee role perceptions and fairness perceptions. Monitoring and three other behaviors were predicted to interactively influence role ambiguity, role accuracy and fairness perceptions. These perceptions in turn were predicted to influence performance and turnover intentions.

A web-based survey was conducted in a customer service call center. The survey inquired about leader behaviors, employee perceptions, turnover intent and performance. Results supported some of the predictions. Leader monitoring and recognition interacted in their relationship with role ambiguity. A joint relationship between monitoring x empowerment and perceived fairness was mediated by role ambiguity. Role ambiguity was negatively related to fairness perceptions. Perceived fairness was positively related to performance and negatively related to turnover intent. No relationships were revealed involving role accuracy.

Results of the study indicate that effects of monitoring are conditional upon other leader behaviors, specifically those that empower employees and recognize their performance. The two interactive combinations of leader behaviors had different effects on employee role ambiguity and on perceptions of leader fairness.

Results of the study also contributed to a deeper understanding of fairness perceptions and the importance of adequate role-related information. Employees who reported experiencing greater role clarity (less role ambiguity) indicated greater perceptions of leader fairness. The results demonstrate the utility of role theory and organizational justice theory for developing predictions and gaining insights into effective leadership behaviors in customer service environments.

Effects of leader behaviors on service employee role perceptions, fairness perceptions, and performance

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5/9,K/6 (Item 6 from file: 2)
DIALOG(R)File 2:INSPEC

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04160795 INSPEC Abstract Number: C9207-7120-002

Title: Breakdowns and other interruptions in VDT work as a source of stress in customer service and banking

Author(s): Lindstrom, K.

Author Affiliation: Dept. of Psychol., Inst. of Occupational Health, Helsinki, Finland

Conference Title: Human Aspects in Computing. Design and Use of Interactive Systems and Work with Terminals. Proceedings of the Fourth International Conference on Human-Computer Interaction p.185-9

Editor(s): Bullinger, H.-J.

Publisher: Elsevier, Amsterdam, Netherlands

Publication Date: 1991 Country of Publication: Netherlands 2 vol. (xviii+xii+1367) pp.

ISBN: 0 444 88775 X

Conference Sponsor: IFIP; ACM; Eur. Strategic Programme for Res. Dev. Inf. Technol.; et al

Conference Date: 1-6 Sept. 1991 Conference Location: Stuttgart, Germany

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: Job stress and strain symptoms associated with problems in VDT application were studied among customer service (n=319) and office employees (n=219) in the banking and insurance sector. The first questionnaire survey was done in 1985 before the transition to more advanced data systems and the second one two years later. The office employees suffered as often as the customer service employees from the breakdown and slow response times in VDT application, and their work was equally dependent on access to VDT applications. For the office workers, however, these problems were associated with job stressors, like haste at work, and strain symptoms, like excessive fatigue and nervousness. These relations decreased during the follow-up. One explanation might be that the work of office employees was more dependent on the functioning of VDT application than that of customer service employees. (5 Refs)

Subfile: C

Descriptors: bank data processing; human factors; insurance data processing; interactive terminals; office automation; personnel; user interfaces

Identifiers: VDT application; insurance sector; questionnaire survey; advanced data systems; office employees; customer service employees; slow response times; job stressors; strain symptoms; fatigue; nervousness Class Codes: C7120 (Finance); C6180 (User interfaces); C0230 (Economic, social and political aspects)

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... and nervousness. These relations decreased during the follow-up. One explanation might be that the **work** of office **employees** was more dependent on the functioning of VDT application than that of **customer service employees**.

...Descriptors: interactive terminals...

...office automation;

...Identifiers: customer service employees;

(Item 7 from file: 2) 5/9,K/7

2:INSPEC DIALOG(R)File

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INSPEC Abstract Number: C91066805

Title: Technological change experienced by different occupational and age groups in banks and insurance companies

Author(s): Huuhtanen, P.; Leino, T.

Author Affiliation: Dept. of Psychol., Inst. of Occupational Health, Helsinki, Finland

Conference Title: Work With Computers: Organizational, Management, Stress and Health Aspects. Proceedings of the Third Conference on Human-Computer Interaction. Vol.1 p.264-9

Editor(s): Smith, M.J.; Salvendy, G.

Publisher: Elsevier, Amsterdam, Netherlands

Publication Date: 1989 Country of Publication: Netherlands pp.

ISBN: 0 444 88077 1

Conference Sponsor: Assoc. American Publishers; AT&T; IBM; Perdue Univ.;

Conference Date: 18-22 Sept. 1989 Conference Location: Boston, MA, USA Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: Banks and insurance companies are advanced **users** of modern information technology. A Finnish follow-up **survey** in six firms in 1985 (n=1305) and in 1987 (n=1475) revealed differences in the mastery of computer applications of different occupational and age groups. Also the effects of information technology were analyzed by different end- user groups. The updating of skills to fulfil the new work requirements under time pressure demands mental energy especially from older employees . Emphasis should be placed on developing methods which combine learning designing and implementing information systems, and building adequate mental models of enlarged tasks at workplace level. (11 Refs)

Subfile: C

Descriptors: bank data processing; human factors; insurance data processing; office automation

Identifiers: banks; insurance companies; information technology; employees; information systems; mental models

Class Codes: C0230 (Economic, social and political aspects)

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... Descriptors: office automation

5/9,K/8 (Item 8 from file: 2)

DIALOG(R) File 2: INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

03645359 INSPEC Abstract Number: D90001611

Title: Companies warm to direct deposit of payroll; banks can do more to foster its growth

Author(s): Duffy, H.

Journal: Bank Management vol.66, no.2 p.56-8

Publication Date: Feb. 1990 Country of Publication: USA

ISSN: 0024-9823

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: The National Automated Clearing House Association launched a multimillion-dollar advertising and marketing campaign in 1989 to promote its direct deposit of payroll (DDP) service. This first major promotional effort met with such a warm response that the association is planning another campaign. The American Payroll Association (APA) conducted a survey of 848 companies, of which 739 used the direct deposit service. Some 69% of the companies said that the top benefit of the service was the timely receipt of employee payroll deposits. A full one-third of the non-users in the APA study said that in order to get a DDP program started, they needed a 'connection with an enthusiastic direct deposit representative'. This suggests that bankers have not been effectively fostering the service. (0 Refs)

Subfile: D

Descriptors: banking; EFTS; payroll data processing

Identifiers: National Automated Clearing House Association; marketing campaign; direct deposit of payroll; American Payroll Association; bankers Class Codes: D2110 (Personnel); D2050E (Banking)

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Identifiers: National Automated Clearing House Association...

5/9,K/11 (Item 2 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01771936 ORDER NO: AADAA-I9716692

Application of information technology to improve productivity in Thai manufacturing companies

Author: Patanapongse, Watana

Degree: Ph.D. Year: 1996

Corporate Source/Institution: Walden University (0543)

Source: VOLUME 61/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3255. 252 PAGES

Descriptors: BUSINESS ADMINISTRATION, MANAGEMENT; INFORMATION SCIENCE;

COMPUTER SCIENCE

Descriptor Codes: 0454; 0723; 0984

ISBN: 0-591-24639-2

This study addressed the hypotheses: (a) The rate of increase of productivity in Thai companies significantly applying information technology (IT) is greater than in those not significantly applying IT, and (b) the rate of increase of productivity after introducing IT is greater than before introducing IT.

A pilot study among 657 companies found significant differences in IT hardware use among top, middle, and lower management and **employees** of manufacturing and **service** industries.

In the main study, a questionnaire-cum-interview survey found that, among the five levels of IT, all sample companies had installed IT at the level of a transaction processing system (TPS), office automation system (OAS) or both. A company that had installed a management information system (MIS) was defined as a " significant" IT user, whether or not it also used a decision support system (DSS) or executive support system (ESS). A company using TPS or OAS, but not MIS was defined as a " less than significant" user. The questionnaire ascertained whether or not a company was a significant user of IT, and requested data on total annual revenue and costs, for a period from 3 years before to 3 years after, the introduction of IT.

A Mann-Whitney U test of responses from a final sample of 30 companies employing, and 30 not employing, MIS found no significant difference in productivity growth between the two groups before introduction of IT. After introduction of IT, productivity growth in the group employing MIS was greater than in that not employing MIS at a significance level of P* < .05. A Wilcoxon Matched-pairs Signed Ranks test found that productivity growth for companies employing MIS was greater in the period after introducing IT than before, at a significance level of P* < .05. For companies not employing MIS there was no significant difference.

It was concluded that the introduction of MIS led to a statistically significant increase in the rate of productivity growth. The positive effect of IT on productivity justifies increased investment in IT and increased government support for such investment. Training in IT should form a major component in education for productivity. Suggestions are made for future research.*

*Originally published in <italic>DAI</italic> Vol. 57, No. 12. Reprinted here with corrected title.

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DeanT Nguyen(3629) US 09/832,622August 8, 2003 09:37 2

significant" user . The questionnaire ascertained whether or not a company was a significant user of IT, and requested data on total annual revenue and costs, for a period from...

5/9,K/12 (Item 3 from file: 35)
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01555063 ORDER NO: AAD97-16692

APPLICATION OF INFORMATION TECHNOLOGY TO IMPROVED PRODUCTIVITY IN THAI MANUFACTURING COMPANIES

Author: PATANAPONGSE, WATANA

Degree: PH.D. Year: 1996

Corporate Source/Institution: WALDEN UNIVERSITY (0543)

Source: VOLUME 57/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 5221. 252 PAGES

Descriptors: BUSINESS ADMINISTRATION, MANAGEMENT; INFORMATION SCIENCE;

COMPUTER SCIENCE

Descriptor Codes: 0454; 0723; 0984

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DeanT Nguyen(3629) US 09/832,622August 8, 2003 09:38 2

5/9,K/13 (Item 4 from file: 35)
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1993

01309898 ORDER NO: AAD93-27330

THE ROLE OF EMPATHY IN SALES AGENT PERFORMANCE AND CUSTOMER SATISFACTION IN A RESIDENTIAL REAL ESTATE SETTING (REAL ESTATE)

Author: FEEHERY, GEORGE RICHARD

Degree: D.B.A. Year: 1993

. . .

Corporate Source/Institution: NOVA UNIVERSITY (0166)

Source: VOLUME 54/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1897. 334 PAGES

Descriptors: ECONOMICS, FINANCE; BUSINESS ADMINISTRATION, MANAGEMENT;

SOCIOLOGY, INDUSTRIAL AND LABOR RELATIONS; PSYCHOLOGY,

INDUSTRIAL

Descriptor Codes: 0508; 0454; 0629; 0624

If sales managers know how to characterize or train sales agents who will be successful in specific selling interactions, there will be potential for increased efficiency in recruiting and lower sales turnover rates in real estate. Although some writers have reported that empathy is an important salesperson attribute in real estate sales, many market researchers have questioned its importance. The problem lies with the numerous and varied definitions and the methodology to test this construct. This study suggests that empathy is an interactive construct and that customer perceived similarity (empathic understanding) is part of the sales agent's capability to adapt to the **customer**. This study supported Barrett-Lennard's (1962), Kurtz's (1970), and Sweitzer's (1974) suggestion that it is the buyer's beliefs regarding the sales agent's empathic understanding (perceived similarity) which is important to success in the buyer-sales agent relationship. The measurement of empathy with a sales agent self-report measure is viable only when confirmed by a customer measure of perceived similarity (empathic understanding). This study tested hypotheses regarding the relationship between emotional and cognitive empathy, perceived similarity, trustworthiness, rapport, sales agent capabilities, intrinsic motivation, adaptive selling, customer satisfaction, and salesperson performance in a residential real estate setting. These constructs were explored using a contingency approach. This researcher sampled residential real estate buyers to study their perceptions of salesperson trust, perceived similarity, rapport, and service . The survey of residential real estate sales agents studied their cognitive and emotional empathy, perceived similarity to the customer , intrinsic motivation, adaptive selling and salesperson performance. The hypothesis tests showed that there was a negative relationship between cognitive and emotional empathy, that rapport is only a function of **customer** perceived sales agent similarity (empathic understanding) and trust, that sales agent capabilities to adapt is a function of sales agent knowledge and intrinsic motivation. The hypothesis also indicated that sales agent adaptiveness was not a function of customer satisfaction and that customer satisfaction was not a function performance . Using the contingency approach, this of sales agent researcher suggests that additional research into the role of cognitive and emotional empathy; perceived similarity (empathic understanding); and rapport in sales agent performance and customer satisfaction be conducted by marketing researchers.

THE ROLE OF EMPATHY IN SALES AGENT PERFORMANCE AND CUSTOMER SATISFACTION IN A RESIDENTIAL REAL ESTATE SETTING (REAL ESTATE)

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5/9,K/14 (Item 5 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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1988

1038729 ORDER NO: AAD89-02658

WORKING ON PEOPLE: THE ROUTINIZATION OF INTERACTIVE SERVICE WORK

Author: LEIDNER, ROBIN

Degree: PH.D. Year: 1988

Corporate Source/Institution: NORTHWESTERN UNIVERSITY (0163) Source: VOLUME 49/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3519. 317 PAGES

Descriptors: SOCIOLOGY, INDUSTRIAL AND LABOR RELATIONS

Descriptor Codes: 0629

This work analyzes the difficulties inherent in routinizing interactive service work (work that requires direct interaction with customers or clients), describes employer strategies for overcoming these problems, and assesses the results of efforts to standardize human interactions. Variation in the scope, character, and results of routinization is examined, drawing on participant observation of three types of work: survey interviewing, fast food service, and life insurance sales.

Two kinds of difficulties suggest that **interactive** service jobs cannot be successfully routinized as thoroughly as other kinds of work. First, routinization requires stable and predictable working conditions, which cannot be guaranteed when people are the raw materials. Second, uniformity of output does not guarantee high quality in **interactive** work, since **consumers** may resent rigid uniformity. The work of **survey** interviewers illustrates these problems.

Employers have gone forward with routinization based on three strategies for overcoming these difficulties: (1) minimizing the variability of working conditions by trying to standardize the behavior of consumers, (2) minimizing consumers' resentment of routinization by concealing or sugar-coating it through **employees** 'emotion **work**, and (3) standardizing workers' characters, personalities, and habits of thought, so that they will act as employers want even when working conditions are unpredictable.

The fast food company and insurance company both carry routinization to an extreme, but their approaches are quite different. The fast food company has prespecified virtually all decisions for its service workers. The insurance agents retain significant decision-making power, but the company has subjected many more aspects of their selves to routinization, attempting to transform the agents' characters. The nature of the organizationally-constructed relations between workers and consumers is a crucial determinant of the approach to routinization and the workers' response to it. Routinization may increase workers' control over their customers, and hence over working conditions, even as it extends employers' control over workers. Nonetheless, routinization raises questions about identity and authenticity for both workers and consumers, including issues of gender appropriateness. Workers' strategies for reconciling their self-conceptions with the behavior and attitudes demanded by their jobs are examined.

WORKING ON PEOPLE: THE ROUTINIZATION OF INTERACTIVE SERVICE WORK

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5/9,K/15 (Item 6 from file: 35)
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794645 ORDER NO: AAD82-25981

OFFICE AUTOMATION: DEBUNKING THE MYTHS CONCERNING ITS IMPACT ON THE INDIVIDUAL AND THE ORGANIZATION, A CASE STUDY

Author: MORAN, LISA N. Degree: PH.D.

Degree: PH.D. Year: 1982

Corporate Source/Institution: NORTHWESTERN UNIVERSITY (0163) Source: VOLUME 43/06-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1933. 318 PAGES

Descriptors: ENGINEERING, INDUSTRIAL

Descriptor Codes: 0546

The primary purpose of this case study is to evaluate the impact of office automation in a non-technical staff environment of a major multinational corporation. A multitrait-multimethod approach is used, primarily relying upon observation, interviews, surveys, and company records. The findings encompass a fifteen month period during which the office automation system was implemented in a department of the Standard Oil Company of Indiana. The presentation of the findings is consistent with the goals of this study which are to: (1) support or refute the speculations of the critics of office automation with regard to its impact on individuals; (2) help avoid some of the pitfalls in future applications of office automation; and, (3) suggest areas for further research. The specific areas of impact addressed are: work characteristics, climate, motivation, satisfaction, attitudes toward office automation, personality and resistance to change, productivity, training, and health.

An analysis of responses from a pre- and a post- automation survey of test department users and nonusers, utilizing the Mann-Whitney U Test, was made to determine if there were significant differences between the responses. With regard to work characteristics, the results are positive and refute, for instance, the speculation that office automation will result in a decrease in the individual's use of skills and abilities. A similar positive finding was reported with regard to feelings of personal accomplishment in job performance. With regard to communications, the findings suggest the need to close the communications network when implementing office automation.

With respect to the contributions of office automation to the users' work and, specifically, to time savings for particular tasks, improvement in productivity is evident. While the most immediate savings were realized through the text-editing facility, e.g., a 38-hour time savings for the preparation of a 39-page document was reported, other benefits included a reduction in phone time and a decrease in approval time

for assignments.

Overall, the findings in this study have demonstrated that office automation is a promising tool for the improvement of employee productivity without a concomitant negative impact on attitudes and work outcomes.

OFFICE AUTOMATION: DEBUNKING THE MYTHS CONCERNING ITS IMPACT ON THE INDIVIDUAL AND THE ORGANIZATION, A CASE STUDY

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?ds

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Set
        Items
                Description
      4997278
S1
                SURVEY?? OR EVALUATION?? OR ASSESSMENT??
S2
     18432545
                CUSTOMER?? OR CONSUMER?? OR CLIENT?? OR USER??
S3
      6015719
               INTERACTIVE?? OR AUTOMAT?? OR AUTOMATION
S4
        38537
               S1 (S) S3 (S) S2
S5
       183026
                EMPLOYEE (15N) (SERVICE OR PERFOMANCE OR WORK)
S6
          634
                S4 AND S5
               S1 (S) S3 (S) S2 (S) S5
S7
          164
               S7 NOT PY>2001
S8
          113
               RD (unique items)
S9
          81
               DATA OR INFORMATION
    26492055
S10
S11
          104
               S8 AND S10
               DATA (10N) (TABULAT? OR MINING OR CORRELAT?)
S12
      158818
S13
               S9 AND S12
           2
?s s9 and s10
              81 S9
        26492055 S10
             74 S9 AND S10
t = 14/6, k/1-74
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14/6,K/1 (Item 1 from file: 15)

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02492976 139236891

USE FORMAT 9 FOR FULL TEXT

Comparing practices for capturing bank customer feedback: Internet versus traditional banking

2001 LENGTH: 11 Pages

WORD COUNT: 3895

...TEXT: assess and upgrade their service and product capabilities as needed to maintain and improve competitiveness. **Information** gleaned from customer suggestions and complaints can also be used for benchmarking purposes, to form...

... A review of the relevant research

The relationship between an organization's interaction with its customers customer satisfaction has been the subject of numerous research efforts. Considerable research has found advantages of receiving customer feedback for service improvement. McCleary and Weaver (1982) discussed the to identify elements of customer satisfaction prior to any management efforts to improve the service delivery system. Customer questionnaires were suggested for identifying customer elements and for evaluating customer satisfaction. Coyle and Dole (1993) customer and employee surveys to determine service quality "gaps" between expectations of customers and providers. The authors recommended managers listen to customers and empower employees to solve problems as ways to close service quality gaps. Lockwood (1994) noted that requirements change with time, requiring a continual effort to requirements and make operational improvements. He customer recommended collecting memorable good and bad service encounters from customers , managers and staff, categorizing and determining frequencies of each type of encounter, then taking action on the biggest problem types. involvement has been viewed as essential to effective Customer benchmarking activities (Yasin and Zimmer, 1995). The authors recommended using surveys , focus groups and fictitious guests (people hired by the organization to act as customers) as ways to determine service quality levels that could be periodically compared both internally and externally. De Ruyter et aL (1998) investigated customer loyalty in terms of the cost, to them, of switching from one service provider to another. They found that when switching costs were low, customers were less loyal then

when they were high. As an illustration of this finding, Sheshunoff (2000) noted that one advantage of Internet banking is that powerful barriers to customer exiting arise from the high cost of switching. Once a customer moves to full-service Internet banking combined with electronic bill paying and automatic fund transfers, the effort to move to another financial institution will be considerable.

It therefore...

- ... as well as to keep existing ones. Obtaining customer feedback is essential to finding this information . Gremler and Brown (1999) looked at customer loyalty in terms of its impact on the...
- ... actions customers can create value for an organization. If the organization can tap this valuable **information** resource, they have the potential to improve their operations.

Research has also attempted to directly...banks with an Internet presence were identified. The Web sites were evaluated from a general information perspective, and then from a customer feedback perspective. Finally, comparisons of the two types of...

 \dots two indicated only verbal comments would be accepted in person or over the phone.

Instructions, information content, and appearance. Instructions for returning comment cards varied. Five of the cards contained no...

... required a signature and a printed name.

Comment cards also varied significantly in their requested **information** format and content. Three requested only written comments in a lined area of the form...

... comments about an individual employee while the others attempted to elicit a wider range of **information** about their operations.

A number of research-based investigations have been made in an effort...

- ...the comment cards reviewed in this study fall far short of providing the scope of **information** that would enhance good management decision making and service operations design. Considering the tangibles dimension... inspection in a manufacturing facility and not a true mechanism for eliciting the type of **information** that could improve the overall state of operations. This type of comment card could also...
- ... banks had some form of customer contact capability. At least half of these banks offered information regarding loan rates and checking/savings account rates, general bank information (such as bank history, size, etc.) investment information (such as ticker symbol, current stock price, dividend information, etc.), new account applications, and small business or commercial banking information. A small number of the Web sites offered a wide array of potentially helpful information such as credit card applications, frequently asked questions, contact names and phone numbers, and newsletters...
- ... Web site design and development, it was somewhat surprising to find the small quantities of **information** on many of the bank Web sites.

Next, the 77 bank Web sites with customer...

... the feedback systems were quite detailed, and included all of the above characteristics plus specific **information** click-boxes, online site quality surveys and links to other Web sites.

Table IV.

Table...

... at nine of the Las Vegas, Nevada traditional banks. Given the value of this feedback information and the ease with which it could be incorporated into a Web site, it was surprising to see so few of the bank sites collecting this valuable customer information .

Thus, when comparing the two types of financial institutions (brick and mortar and Internet banks) we find more **information** of various types among the Internet bank sites but less attention paid to customer satisfaction...

- ... form text portion contained on approximately half of the Web sites, but using this nonstandardized information to analyze specific strengths and weaknesses in the organization can be problematic. Based on the...
- ... is not seeking customer feedback to any large degree, and is thus not utilizing this information to make operational changes geared towards capturing and retaining customers.

Conclusions

The use of comment cards to gather specific information about customers, their habits and their problems is well documented in the literature. Unfortunately, the...

- ... of the Las Vegas, Nevada banks visited. Confidentiality allows for the purest expression of feedback information . Requiring a customer to hand the card to an employee may result in muted responses...
- ... cards or customer service surveys seemed to miss an opportunity to obtain the type of information that would prove useful in improving operations. The apparent objective of some of the comment...

14/6,K/2 (Item 2 from file: 15)
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02158255 72506002

USE FORMAT 9 FOR FULL TEXT

Results-oriented customer service training

May 2001 LENGTH: 4 Pages

WORD COUNT: 2554

- ...TEXT: com gives the companies a chance to respond to the customers' concerns and purchase statistical information from the site in order to identify and remedy trouble spots. Interestingly, 6 out of...
- ... It means, of course, that customers won't be checking back in at the store.

Customer service training begins with how an employer screens candidates for hire, and not only during employee orientation, says a spokesman at Reid Systems, a Chicagobased developer of automated applicant -- screening tools. In conjunction with several large North American grocery chains, Reid recently studied thousands of job applicant responses to pre-employment assessment questions on customer service. The study then examined the service-oriented questions and found that: * 45 percent said...is the difference between tempeh and tofu?"

Knowing that its trial customers are seeking new information , Wild Oats Markets considers and treats its clientele as special "guests." "Our founder and former... use computers to conduct their jobs, according to Denis Esslinger, Help Center supervisor in the **Information** Services Department. Considering that large number, anything can go wrong. An employee could have problems...

14/6,K/3 (Item 3 from file: 15)
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02025274 54054058

USE FORMAT 9 FOR FULL TEXT

Strategic integration: Competing in the age of capabilities

Spring 2000 LENGTH: 30 Pages

WORD COUNT: 10060

- ...TEXT: to respond to the crisis. Similar problems were evident in the 1970s at Polaroid, Control **Data**, and Cray Computer-all high-tech companies with profound capabilities and a highly complementary product... increase Home Depot's efficiency and effectiveness. They include in-store inventory management systems, electronic **data** interchange with vendors, rapid order replenishment, and a state-of-the-art communication network connecting... company positions itself as a producer of top quality papers and a provider of unparalleled **customer** service. **Customer** focus is Appleton's ideological umbrella, so anything that affects the **customer** is deemed of vital importance. The company, for example, employs responsive manufacturing systems and tight...
- ... that it can deliver the finest quality papers, tailored to the exacting needs of its **customers**. Appleton makes both **customer service** and logistics the responsibility of each **employee**, thereby ensuring quick and flawless delivery. In fact, its managers take concern for **customers** to an art-going so far as to fund **client** 's market research efforts and train **clients** ' employees to ensure the better use and application of Appleton products. Pier 1 Imports is...
- ... are delayed because of the many tiny foreign suppliers, this is not a serious problem: **customers** have learned to expect an ever-changing mix of products, and stores are flexible enough...
- ... most erratic delivery schedules. In addition, excellent service is reinforced by careful training and constant **evaluation** of sales staff and by incentive bonuses-commissions are eschewed to discourage high-pressure sales...
- ... cases established the dominant technology of an industry. Scientists at Xerox created the first graphical **user** interface used today in all computers; they also pioneered the mouse, and created a mountain...
- ... its execution prowess. Xerox had positioned itself largely as a copier company, not an office automation firm. That, coupled with the gap in intentions that separated Xerox's innovators from everyone...commodities and would not support profitable growth. Moreover, the firm's logistics, supply, inventory, and information systems could not keep up with the fast-paced market. The company recognized the need...
- ... as to be more responsive to the increasingly complex market. The firm also implemented sophisticated **information**, inventory, and supply systems to keep it current with market trends. In short, to adapt...be used to initiate dialogues among departments to better understand areas of controversy. Search the **data** for indications of potential competitive strengths and potential deficiencies. As a rule of thumb, for...
- ... direction, an inability to bridge functional and organizational boundaries, and barriers to the flow 6f information. The most poorly

performing divisions accorded the lowest scores to the alignment elements. The need... overcoming barriers of space, time, and hierarchy. They also help create informal networks to share **information** and knowledge across departments or across product or customer groups. To shape interactions networks can...

... facilitators such as intranets and enterprise resource planning (ERP) systems. These IT systems integrate the **information** and materials flowing through the organization and ensure that the different stages of the value chain are well coupled. Thus, for example, **data** about sales and item returns flows through the plant to alert operations managers about the...

... where new designs or re-designs might be useful. This sharing of universal on-line information can greatly facilitate cross-function and business unit interactions.

While these many collaborative aids will...

14/6,K/4 (Item 4 from file: 15)

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01734641 03-85631

USE FORMAT 9 FOR FULL TEXT

Interactive CD-ROM brings 401(k) presentations to life

Nov 1998 LENGTH: 2 Pages

WORD COUNT: 472

...TEXT: it's Like saying, 'this is all you need to know," she says. "All the **information** contained in those handouts makes it overwhelming, and people don't get involved."

The company...

... but the company needed to use a more visual approach. look-and-feel researched its client by gathering handouts and employee surveys and watching the 401(k) meetings. Eventually, the service bureau came up with an interactive CD-ROM presentation that graphically illustrates the four major points of the talk.

According to...

... upgrading the presentation to aLLow presenters to pre-sequence their taLking points and insert customized **information** into templates that match the program.

Julie Hill

14/6,K/5 (Item 5 from file: 15)

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01697212 03-48202

USE FORMAT 9 FOR FULL TEXT

Adaptability and efficiency are key elements of new HR systems

Sep 1998 LENGTH: 4 Pages

WORD COUNT: 1082

ABSTRACT: Source 500 HR/Payroll, a new Windows-based HR information system from Ceridian Employer services, is reviewed. It offers a palette of leading-edge technology...

....TEXT: Payroll A Modular, Fully Scalable HRIS

Source 500 HR/Payroll, a new Windows-based HR information system from

Ceridian Employer Services, offers a palette of leading-edge technology tools applicable to...

...documents.

WHAT IT DOES

Source 500 eases the capture and maintenance of applicant and employee data , as well as access to it. The system also supplies an interface for sending payroll data via modem to Ceridian in the correct format for processing, which allows HR to outsource...

... paychecks and associated reports. A single, fully integrated database forms the hub of the system. **Data** are entered only once and are automatically available to various program segments as needed.

The...

... to the same operating methodology. This compatibility makes it easy to export Source 500's **data** into programs such as Power Point and Excel to develop presentations and conduct analysis, further...

... tasks, such as hiring a new employee; wizards provide step-bystep guidance for entering required **information** on a particular action; choice lists allow selection from a list of acceptable **data** values; and a wealth of online help is available.

Source 500 accommodates extensive data storage, which can be entered via screens containing designated fields for keying in specific items-ranging from application date, clock number and job title to performance evaluation scores, sick days used and training opportunities completed. Automatic verification of the data entered ensures accuracy because the system blocks erroneous or incomplete entries from the database. Customers purchasing the Employee Self- Service module can allow employees to enter some of their own data, such as address changes, via the company's web site or its own intranet. The Recruitment module lets you scan in resumes and automatically condense them into searchable files.

Obtaining information from Source 500 generally requires only a few simple mouse clicks. For example, to bring...

... Social Security number or even phonetically. The employee profile presents a scrolldown display of abundant **information** about the employee, including dependents, emergency contact, pay rate, education, disciplinary actions, skills, benefits choices...

 \dots payroll auditing, requisition tracking and benefits enrollment/cost analysis/carrier transmittal activities.

To handle unique **information** requirements, Source 500 comes with Crystal Reports, a highly regarded report-writing program that gives...

...and benefit enrollment forms to employee records.

A comprehensive history of any employee's paycheck information accessible online at any time.

Accommodation of multiple benefit-plan years to simplify handling of advance enrollment.

Twenty available fields for capturing data unique to the customer's organizations.

A labor relations component to maintain and query information on grievances and disciplinary actions.

Control over the processing schedule, so that tasks consuming a...

... In the current-job portion of the employee query profile, several items of routinely needed information could be added, such as work phone, shift, mail location and union/nonunion status. Other employee- data items that would enrich the system are years of service and succession-planning information , such as promotion track, degree of readiness, and recommended developmental opportunities completed or required. Affiliated

... understandable, it shuts out companies that are interested in an excellent system for managing HR information . I recommend that Ceridian be more flexible on this issue.

SUMMARY

Source 500 HR/Payroll... issues and provide expanded and more responsive service. It excels as a rich mine of **information** that can contribute to successful operations in virtually every HR area. Employees and managers can benefit via access to HR **information** through the self-service component.

A key factor in the system's suitability for potential...

14/6,K/6 (Item 6 from file: 15)
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01606325 02-57314

USE FORMAT 9 FOR FULL TEXT

Using the Net and interactive technology for hiring Mar 1998 LENGTH: 2 Pages

WORD COUNT: 465

...ABSTRACT: communications application. Through a variety of sources, such as telephone and Internet, TelServe accepts employment **information** from potential workers, collects it in a central database, and prepares a single and uniform...

...TEXT: says. "TelServe's interactive communications applications can be used to help human resources departments in data gathering.

"Through a variety of sources, such as telephone, Internet and the World Wide Web, TelServe accepts employment information from potential workers, collects it in a central database and prepares a single and uniform...

... consuming tasks such as core skills screening and interview scheduling. Also, time and attendance reporting, customer service programs and employee and customer surveys can be automated.

"For example, United Parcel **Service**, one of our major **customers**, uses a national 800 number when they advertise employment opportunities," Marks says. "All responses come...

14/6,K/7 (Item 7 from file: 15)
DIALOG(R)File 15:(c) 2003 ProQuest Info&Learning. All rts. reserv.

01486958 01-37946

USE FORMAT 9 FOR FULL TEXT

Seven ways to make your training department one of the best Aug 1997 LENGTH: 6 Pages

WORD COUNT: 3901

...TEXT: critical areas identified by the 1994 survey.

Customer focus. High-performance organizations collect customer-satisfaction data systematically and regularly. They understand their customers' needs and desires better than low-performing organizations...that includes selection, training, and job rotation. Another (the retail chain) requires at least one employee at each store to participate in Disney's customer service training to ensure that employees learn customer service from an industry leader.

At the computer-parts maker, the training philosophy is that each **employee** is responsible for his or her employability. Though there aren't any specific training requirements...

... For example, most respondents of the 1994 survey said they "strongly agreed" that customer-satisfaction **data** is used to drive process improvements. Respondents from low-performing organizations generally disagreed.

High-performance... in the area of training than low-performing organizations, they don't always collect hard **data** to determine training ROI. Many still rely on evaluation tools and historical experience for feedback...

14/6,K/8 (Item 8 from file: 15)
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01235263 98-84658

USE FORMAT 9 FOR FULL TEXT

New hires exchange classrooms for computers Jun 1996 LENGTH: 1 Pages

WORD COUNT: 432

 \dots TEXT: employees to be productive during their on-thejob training," Jensen says.

Because the program is interactive and makes extensive use of simulations -for example, new hires are presented with a customer situation and must choose how to resolve it-Jensen also believes retention will be higher. At the end of the four-day training course, the computer conducts an assessment to determine whether or not the employee is ready to work unsupervised.

Although the CD-ROM eventually will replace the classroom training that currently exists, this...

... When done right, technology is a better way to learn, a better way to capture information about how well someone learns and a better way to boost performance, Jensen says. "That...

14/6,K/9 (Item 9 from file: 15)
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00931891 95-81283

USE FORMAT 9 FOR FULL TEXT

A multimedia revolution

Sep/Oct 1994 LENGTH: 5 Pages

WORD COUNT: 2883

ABSTRACT: Employee communications is undergoing a technology-based revolution. Interactive communications systems change the basic nature of the employee communications function. Interactive survey technology, in which the input device is either a personal computer (PC) or

a touch...

... 3. additional input from employees, and 4. security. Multimedia systems can bring unprecedented amounts of information about other employees and their jobs to individual users. The human resource (HR) management functions and employee relations functions that such systems can support include HR programs such as employee orientation, performance appraisal, contingent work force management, and succession planning. Interactive presentations change the nature of employee communication from a speech to a conversation. Multimedia provides opportunities to develop much more powerful...

...TEXT: employee communications means in the company.

Interactive communications systems, accessible at desk-top computers, employee information kiosks, over the telephone, or anywhere increasingly portable computers travel, don't just "improve" employee...

... programs speed individual orientation in new jobs, support peer review and HR planning, and provide information about the people and jobs in the "phantom work force" of continent workers.

* When the...

- ... managed in today's business environment. Increasingly, the old paradigm of one-way, top-down information exchange is being replaced by a model that is both more democratic and more appropriate...
- ... that often have different answers for different employees. An interactive system that starts with the information that makes each employee different—demographic data, employment status, length—of—service, current benefits, and other benefits—related information that can be drawn from the data base with the entry of an employee ID number—permits the presentation of person—specific information and the modeling of what—if scenarios. Questions could include: "How much would dental insurance...
- \dots paycheck, or what would be my retirement benefits if I retired next year?"

This individualized **information** feature of computerized benefits communication is a giant step forward from linear presentations, but it...

- ... plans, rate different insurance carriers, suggest new coverages or fringe benefits, and ask for clearer **information** when their understanding is incomplete. (Such questions of course, are captured in the database, and ... of the survey is much easier to collect and analyze when entered directly into a **data** base--not read and summarized from paperwork. Additional comments vastly improve the survey's value...
- \dots example, where quality is considered "everyone's job," the ability to collect more job-specific **data**, more frequently, and with suggestion box capabilities in the form of comments—all contribute to...

...hope not.

And yet, there are ways that multimedia systems can bring unprecedented amounts of information about other employees and their jobs to individual users, and this has become an increasingly...

...workers we rarely see at the coffee machine.

Interactive multimedia programs that include pictures, biographical information , job descriptions, and perhaps leisure time interests—with video and voice in some cases—provide levels of quickly assimilated information about others that cannot be approached by paperwork alone.

The human resource management functions and...

- ... huge component in the orientation process for new employees—along with job—related training and **information** about company policies and procedures—is introductory **information** about the people in one's workplace. Especially for less outgoing new employees—or those...
- ... on an office, the user can bring up a photo of its occupant, brief biographical information, and a job description, including the person's place in the organization chart or relationship...
- ... this traditionally one-on-one process to one that involves many participants and much more **data** input. A manager being appraised may have a dozen or more peers and even more...
- ... in the process and a broader understanding of colleagues' job objectives—can be thwarted by data -collection problems.

At one major telecommunications company in the Northeast, this dilemma is being resolved...

... paperwork susceptible to prying eyes or inadvertent disclosure—and hundreds of assessments per day become data in this paperless system. In organizations where access to PCs is ubiquitous, the same process...workers also need to know as much as possible about the company they work for information regular employees are exposed to every day or in the ongoing employee communications program.

One...

... where the goals are more like on-the-job training and the provision of procedural **information** needed to do the job correctly, users also have the ability to control what they...
...day.

Similarly, interactivity in an employee communications program changes and improves the nature of the **information** transaction. The user isn't just lectured to or presented with a linear explanation; he...

... can serve as an expert tutor willing to take the time to provide in-depth information , background, examples and references to other sources for those interested in learning more.

These learning...

... presentations change the nature of employee communication from a speech to a conversation. Whether the **information** being conveyed is employment policy, a business announcement, or an explanation of the reasons behind...

14/6,K/10 (Item 10 from file: 15)
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00873531 95-22923

USE FORMAT 9 FOR FULL TEXT

Big bang change: Re-engineering HR Jun 1994 LENGTH: 4 Pages

WORD COUNT: 1765

ABSTRACT: At American Express, human resources (HR) increased its value by becoming consultative rather than administrative, automated rather than paper driven, and lean rather than layered. When American Express conducted a company survey of the importance of various HR services to line operations, it found that while HR...

... line managers. The HR department learned how to best meet the needs of its internal **customers** by looking at American Express' own touch-tone telephone **customer service** process. That technology was adapted by the human resource department and applied to a new **employee service** center.

 \dots TEXT: time. Of course, they can still talk to HR if they have questions."

Kaufman says. Information is mailed to employees who then enroll in benefits programs and receive confirmation, all through...

14/6,K/11 (Item 11 from file: 15)

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00707109 93-56330

USE FORMAT 9 FOR FULL TEXT

In-house food service is made to order for many organizations
Apr 1993 LENGTH: 2 Pages

WORD COUNT: 1146

ABSTRACT: Food service contractors are faced with the dual challenge of keeping client costs down while spending enough to tempt workers into the company cafeteria. Many companies are still grappling with downsizing and dramatic reductions in employee rosters. This has affected the food service industry, according to the National Automatic Merchandising Association (NAMA). Vending began early in this century and has evolved from snacks to...

... foods. Canteen Corp. believes employees are increasingly interested in healthful foods. ARA Services found through **surveys** and in focus groups that employees want fresh foods, whether in a vending machine or...
...TEXT: or security cards to purchase food."

The microchip also allows vending operators to quickly retrieve data electronically. Total sales, inventory and other information are instantly available.

"You don't have to open the machines to get information," said Mr. Silver, adding that this computer-age equipment is easily repaired.

"You just replace... said, are computers and software that help managers keep track of inventory, costs and other **data**. Promotions have to be packaged and planned as simply and efficiently as possible--and, of...

14/6,K/12 (Item 12 from file: 15)

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00517056 90-42813

Agency Automation - Just Handling Usual Transactions Faster Isn't Enough Sep 1990 LENGTH: 2 Pages

ABSTRACT: A recent survey conducted by William M. Mercer Inc., an employee benefit consultant, revealed that 57% of the 346 human resources professionals, who identified their key employee communications, cited quality and service as the most important business issue they want to communicate. Questions have been raised about whether advanced technologies have allowed independent agents to enhance the quality of services offered to clients. Customers typically want answers regarding current coverages, claims situations, and quotes for new protection. The speed and accuracy of automation can provide significant benefits in enhanced communications. There are new technologies that can provide the agent with

other opportunities for serving the **client**. Independent agents are in direct communication with policyholders, and they are best equipped to communicate with **consumers** about rate changes, new products, legislative proposals, and a multitude of insurance industry developments.

...DESCRIPTORS: Information systems

14/6,K/13 (Item 1 from file: 16)
DIALOG(R)File 16:(c) 2003 The Gale Group. All rts. reserv.

09159533 Supplier Number: 79860924 (USE FORMAT 7 FOR FULLTEXT) Changepoint Announces Version 7.0 of PSA Software.

Nov 8, 2001

Word Count: 958

... be rolling out Changepoint Version 7.0 to more than 9,000 services consultants and information technology professionals worldwide.

According to Joe Federer, vice president of professional services for NCR's...

...a

resource and their activity related to a particular project. With Version 7.0,

this information

is available through their resource profile, and for use during a resource search - even if...

...IPI, services organizations can continuously solicit external and internal feedback on employee attributes and performance. Automated surveys result in customer and peer ratings that are tracked within an employee 's profile. This continuous feedback loop enables individuals to manage the quality of their work and interactions, and provides managers an unprecedented view into the makeup of their entire organization. By improving business processes and employee performance, companies can proactively ensure customer satisfaction.

Additional Features

-- A single, flexible personal dashboard replaces separate dashboards. Users will be able...

...drag and drop.

-- Enhanced security model offers large, global organizations greater control over access to information

For additional **information** or product demos of Changepoint Version 7.0, please visit www.changepoint.com, email marketing...

...in Canada, Changepoint has offices in the United States, United Kingdom and France. For additional **information**, visit our web site at www.changepoint.com

NOTE TO MEDIA AND ...at http://www.changepoint.com. Screenshots are also available on Changepoint's Web site. Additional information on Changepoint can be accessed on-line, and by sending email to sales@changepoint.com...

14/6,K/14 (Item 2 from file: 16)
DIALOG(R)File 16:(c) 2003 The Gale Group. All rts. reserv.

08904284 Supplier Number: 77225496 (USE FORMAT 7 FOR FULLTEXT)

The 'Wireless Butler' At Bryant Park Hotel Enabled by Symbol Technologies

Mobile Computing Solutions.

August 15, 2001

Word Count: 783

... the latest in mobile computing and wireless LAN technology from Symbol, we took efficiency in **customer** service to the next level. In fact, because it links into the same wireless infrastructure...

...to all twenty-five floors. Now our 'wireless butlers' have full visibility to guest history information, room descriptions and hotel services, from anywhere in the hotel at anytime, enabling them to service guests to new levels."

Upon the guest's arrival, a Bryant Park Hotel **employee** will input the visitor's **information** into a Symbol SPT 1740 handheld computer and verify their room **information**. The guest simply swipes their credit card through a magnetic stripe reader to **automate** check-in. The SPT 1740 communicates with a portable key encoder that creates and outputs the guest's room key and a portable printer that produces a **customer** receipt containing the room number and rate **information**.

Each floor of the Bryant Park Hotel currently has a private butler, who caters to...

...front end of the curve in the trend of addressing customer service with the latest **information** technology," says Doug Lloyd, Director, Worldwide Hospitality Markets at Symbol. "We see demand for this...

...OPERA Enterprise Solution, an integrated application suite that enables access to hotel services and customer information over the wireless SPT 1740s, developed and installed by MICROS-Fidelio, a prominent integrator of information technology for the hospitality market. Visit www.symbol.com/hospitality for more information on Hospitality solutions from Symbol.

Symbol Technologies, Inc., winner of the National Medal of Technology, is a global leader in mobile data transaction systems, providing innovative customer solutions based on wireless local area networking for data and voice, application-specific mobile computing and bar code data capture. Symbol's wireless information appliances connect the physical world of people on the move, packages, paper and shipping pallets, to information systems and the Internet. Today, some 10 million Symbol bar code scanners, mobile computers and...

...the factory floor to the retail store, to the enterprise and out to the home. Information about Symbol is available at and 1-800-722-6234.

14/6,K/15 (Item 3 from file: 16)
DIALOG(R) File 16: (c) 2003 The Gale Group. All rts. reserv.

08317519 Supplier Number: 70356074 (USE FORMAT 7 FOR FULLTEXT)
RightNow Web Selected by More Than 25 Medical Products and Services
Organizations.

Feb 12, 2001 Word Count: 873

... product makes it easy for Web visitors and internal support reps to quickly find support information, no matter how complex the inquiry."

RightNow Web allows companies of all sizes to automate internal and external customer service to improve customer satisfaction and decrease support expenses. The award-winning suite offers email management, self-service, live chat, knowledge management and customer feedback surveys. As an external support tool, RightNow Web empowers back-end workflow and integration support for...

...For intranet environments, RightNow Web can serve as a knowledge management tool for internal customer service representatives and as a knowledge base tool for employee communications and training.

Landauer Improves Customer Service with RightNow Web

Landauer is the world's largest provider of radiation dosimetry

devices that...

...of repetitive customer support questions we have to answer," said Emil Plecko, executive manager of information services for Landauer. "When our customers visit our Web site they can easily find their...

...RightNow Web's knowledge management features allow Transcend's internal representatives to quickly locate support **information** when customers call.

"More than 300 Transcend employees rely on our corporate intranet to access customer support information," said Scott Robertson, systems and Web services manager. "With RightNow Web, an account manager can...

...pairs. As users interact with the system, RightNow Web captures their results to prioritize the information for future users.

For questions not addressed by the published knowledge base, RightNow Web makes...

14/6,K/16 (Item 4 from file: 16)
DIALOG(R)File 16:(c) 2003 The Gale Group. All rts. reserv.

08180585 Supplier Number: 68620614 (USE FORMAT 7 FOR FULLTEXT) XCare.net Launches APSHelplink.com With the XTiera(TM) Platform. Jan 2, 2001
Word Count: 492

... to employees on issues such as workplace coping, stress and grieving. The program includes self- assessment tools, interactive self-help exercises, moderated chat rooms and an "Ask-a-Pro" service. The Web-based service is designed to supplement the traditional Employee Assistance Programs offered to APS clients, including corporate employers, health plans and unions.

The site utilizes XCare.net's XTM Content...

...systems.

"APS Healthcare has recognized the need for a way for their customers to access information in a confidential and secure way. In addition, they knew that they needed to be able to keep the information updated and relevant in real-time. The launch of APSHelplink.com provides a much needed...

14/6,K/17 (Item 5 from file: 16)
DIALOG(R) File 16:(c) 2003 The Gale Group. All rts. reserv.

05787093 Supplier Number: 50276816 (USE FORMAT 7 FOR FULLTEXT) ateb installs Pharmacy Line voice response system at ShopKo Stores August 24, 1998
Word Count: 181

StoreLine includes: Frequent Shopper Line, which automates enrollment, updates and balance inquiries; Reminder Line, which places outbound calls for video return rentals and photo pick-up; Order Line, which simplifies ordering for special items; Survey Line, which collects customer and employee information and feedback; Employee Information Line, for inquires about work hours, available vacation and benefits; Help Desk Line, which automates in-bound help calls from customers; and E-mail Talk, which translates e-mail messages into voice mail for easy access.

EVENT NAMES: 460 (Use of materials & supplies); 330 (Product information)

14/6,K/18 (Item 6 from file: 16) DIALOG(R) File 16:(c) 2003 The Gale Group. All rts. reserv.

575

Supplier Number: 48472271 (USE FORMAT 7 FOR FULLTEXT) Working Concepts, Inc. Signs New PeopleSoft Implementation Contracts; Customers Requesting Specialized Services May 7, 1998 Word Count:

PeopleSoft's HRMS application software as a common database. Peggy Lester, GEICO's Director of Information Systems, commented, "Working Concepts is using a FIT Analysis approach for application design and providing...

...self-service (ESS). Working Concepts is also adept in areas such as employee communication, workflow automation, and software request for proposal management. Working Concepts' customers vary from medium to large-sized businesses and span a range of industries including telecommunications, banking, healthcare, manufacturing, insurance, retail, hospitality, and the public sector. For more information about Working Concepts or its services, visit the company's Web site at http://www...

(Item 7 from file: 16) 14/6,K/19 DIALOG(R) File 16:(c) 2003 The Gale Group. All rts. reserv.

Supplier Number: 47037893 (USE FORMAT 7 FOR FULLTEXT) Mainstream and Decisive Technology Partner to Provide Automated Surveys as Employee Communications Tool for Corporations Jan 14, 1997 Word Count: 743

tabulating, reporting and distributing a survey. By harnessing e-mail, the Internet and corporate Intranets, data collection and processing of survey results can be implemented almost instantaneously, even if corporate employees...

...market and support products, services and applications for the creation of Worklife Centers. For more information on Mainstream Online, visit the company's Web site at http://www.worklife.com, or...

...an easy-to-use editor, so organizations can create customer electronic surveys quickly and easily.

Customers are putting Decisive Survey to work in a wide variety of areas, including customer service, employee feedback, sales automation , market research, advertising effectiveness assessment , and training evaluation .

Founded in 1993, Decisive Technology Corporation is the leading provider of survey software and services...

...for feedback purposes. The privately-funded company is based in Mountain View, California. For more information on Decisive Technology, visit the company's Web site at http://www.decisive.com, or...

(Item 8 from file: 16) 14/6,K/20 DIALOG(R) File 16:(c) 2003 The Gale Group. All rts. reserv.

Supplier Number: 46522847 (USE FORMAT 7 FOR FULLTEXT) INPOWER TEAMS WITH EDIFY TO DEVELOP AND RESELLINTRANET-BASED PERSONNEL MODULES FOR SERVER

July 4, 1996 Word Count: 190 (USE FORMAT 7 FOR FULLTEXT)
TEXT:

...server. The InPower HR series is based on a forward engineering system using repository-based information modules for both payoroll and personnel, enabling design, implementation and evaluation of personnel policies to business strategies. InPower features include an object-oriented tool set, event...

...Electronic Workforce 4.0 provides self-service personnel applications for the development and deployment of **interactive** on-line personnel services. Unisys Corp is already using Edify's Electronic Workforce 4.0 to develop on-line **interactive** service applications that enable employees access to their records using PeopleSoft's HRMS system. Under...

...HyperText Mark-up Language pages to end-ser desktops equipped with standard Web browsers. The **user** accesses the application by providing an ID or personal identification number to enter an **employee** site. The **Employee** self- **service** application will be available in December this year. No prices were given.

14/6,K/21 (Item 9 from file: 16)

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01974141 Supplier Number: 42526943 (USE FORMAT 7 FOR FULLTEXT)

Hewitt Associates

Nov 18, 1991

Word Count: 298

... full share accounting; accommodates loan provisions; performs 401(k) and 401(m) non-discrimination tests.

Client support: Daily valuations, toll-free service for account balance inquiries from participants, toll-free service for participants to request account activity, clients 'on-line access, written communication of plan features to employees. Consults on legal issues, plan design issues, compliance issues, employee communications. Other services include comprehensive interactive administration, investment manager evaluation and selection.

Service area: Nationwide, Canada and Puerto Rico.

Locations: Administrative and consulting offices in Atlanta; Bedminster, $N\dots$

EVENT NAMES: 360 (Services information)

14/6,K/22 (Item 1 from file: 148)

DIALOG(R) File 148: (c) 2003 The Gale Group. All rts. reserv.

13237094 SUPPLIER NUMBER: 71969403 (USE FORMAT 7 OR 9 FOR FULL TEXT)

QuickTake and NetByTel. (Brief Article)

March, 2001

WORD COUNT: 61 LINE COUNT: 00008

TEXT:

QuickTake and NetByTel recently joined forces to provide one of the first web-based survey applications that allows employers to gather information over both the Internet and telephone with an interactive voice response service. The QuickTake survey function can help employers to improve customer service and employee retention by quickly surveying the concerns and opinions of clients and employees.

NAICS CODES: 514191 On-Line Information Services

14/6,K/23 (Item 2 from file: 148)

DIALOG(R) File 148: (c) 2003 The Gale Group. All rts. reserv.

12292919 SUPPLIER NUMBER: 63133686 (USE FORMAT 7 OR 9 FOR FULL TEXT) Embracing biometrics.

July, 2000

WORD COUNT: 1365 LINE COUNT: 00111

- ... a Yuletide gag, these biometric scanners marked the debut of what would later become a **customer** -service staple for Westernbank Puerto Rico, the chief subsidiary of W Holding Co., based in...
- ...is one of only a few banks in the United States offering all of its customers and employees an automated fingerprint- recognition system. This biometric technology-which in other forms can also recognize irises, retinas, faces, voices and even the dynamics of writing a signature-allows the bank's customers to access their accounts and its employees to log onto their computers by simply pressing...
- ...passwords or carry their cards, they just need their fingers," explains Hector Vazquez, Westernbank's **data** processing manager. "You can't leave it at home, right?" While most banks are still...
- ...ATM, kiosk and online-banking applications within the next two years. Westernbank, which also offers **customers** a handwriting-recognition option, began offering biometric services to **customers** a year ago when it introduced its new teller and platform computer system called FBA...
- ...was crafted by Unisys Corp. "We knew that at some point we would want our customers to use biometric technology," says Vazquez, who was on the committee that started planning the...
- ...creating a database of signatures and fingerprints to begin adding new delivery channels for our **customers**." Frank Stipes, chairman, president and chief executive, estimates that integrating and buying the scanning technology...
- ...a finger than an ATM card), Stipes says Westernbank's primary goal was to improve **customer** service. "We're not a bunch of computer geeks here," says Stipes. "We really wanted to put the **customer** first." But even after a year of use, many Westernbank **customers** remain hesitant to divulge the intimate details of their finger or the sweeping strokes of their signature to the bank's 300,000-large database of **customers**. "There are people who are not open to this technology, so we offer it as...
- ...consider it an invasion of privacy." So Westernbank is not forcing the technology on anybody. Customers can still opt for the old- fashioned signature and PIN method-and most still do...
- ...10% to 15% of the bank's new accounts are opting to log their biometric data into the system. Of course, the system is only about a year old. The 44-year-old Stipes dismisses customers ' qualms over fingerprinting as mere "sociological barriers," and while he expects his older customers to stick with tradition, he hopes the younger generations will come to embrace the technology...
- ...opted for voice-recognition or iris- scanning devices, which some argue are less threatening to **customers**, but Stipes says bank **surveys** showed fingerprinting to be the most preferable option. "What would make you more comfortable, putting...
- ...Westernbank started its biometric program. The cameras are hidden behind a tinted panel, and a **customer** can have his iris scanned without any physical contact. **Customers** simply approach the machine, look at the blinking, red dot above and-click!-they're...

...United's new technology has been greeted with open arms in Texas. A Bank United survey, conducted six months after the EyeTMs' debut, returned largely positive results, finding that 98% of the machines' first-time users reacted positively to their experience-calling the technology "cool," "easy," and "impressive." Seemingly more gimmick...Bank United's biometric efforts stop short of a company-wide conversion. Despite the glowing customer response, the spokesman says there are no plans to follow Westernbank's model and expand...

...and interprets the print as a log-on code, the system recognizes it, and the **employee** is ready to **work**. Westernbank has even attached the system to certain **employee** -only doorways. Last December, Westernbank's biometric software received national attention when Microsoft Corp. awarded...

...Navigator application (which will soon be rebranded as Unisys's e-<at>ction Channel and **Customer** Relations Management), the award also highlighted the bank's newfound ability to serve **customers** and function efficiently. Judy Jones, marketing director for Unisys's financial portfolio, says she attributes...

14/6,K/24 (Item 3 from file: 148)

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11793185 SUPPLIER NUMBER: 58835448 (USE FORMAT 7 OR 9 FOR FULL TEXT)

REPLY TO ALL.

Jan 1, 2000

WORD COUNT: 1167 LINE COUNT: 00092

... tours Disney sites and other child-related sites while I breathe easier.

JOHN TEHAN

CHIEF INFORMATION OFFICER
GHOSTWRITER WEB SERVICES
JOHNT@GHOSTWRITER-WEBS.COM
I RUN AN ADULT SITE, and I...

...OWNER

THE HOUSE OF LATEX AND BONDAGE TREES@NETMORE.NET

Customer Service at Priceline

THE CUSTOMER EXPERIENCE described in your Oct. 15 Reality Check ("Earth to Priceline," p. 16) is unacceptable...

...us at Priceline.com. Our growth during the past year has created challenges for our customer service operations. We have responded in several ways, including (r) Our customer service center is now staffed by more than 200 agents and is available 24 hours a day, seven days a week; (2) An automated ticket/hotel status feature, available around the clock, makes it easier for customers to check on their offers by phone or on the Web without waiting; (3) Our e-mail customer service staff has been increased and we now answer almost 80 percent of our customers 'e-mail inquiries in less than three hours; (4) We are installing a new customer service system to allow us to personalize our services based on a customer 's history with us; and (5) We have revised our employee compensation system to factor in feedback from newly implemented customer service surveys.

DANIEL H. SCHULMAN
PRESIDENT, CHIFF OPERATING OFFICER
PRECELINE.COM
DAN.SCHULMAN@PRICELINE.COM
Missed Opportunities...

14/6,K/25 (Item 4 from file: 148)
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

10483140 SUPPLIER NUMBER: 21165957 (USE FORMAT 7 OR 9 FOR FULL TEXT)

A Fresh Approach. (work-site marketing by life and health insurance companies)

Sept, 1998

WORD COUNT: 5263 LINE COUNT: 00440

TEXT:

- ...relationships. * Feed distribution systems for primary and supplemental sales. * Help employers that are struggling with employee benefit inflation. * Help consumers purchase insurance products simply and conveniently. Work -site marketing is the most common name for a strategy of offering supplemental group, individual...
- ...witnessing these successes, have begun planning or initiating work-site programs of their own. Unfortunately, information on successful programs has been scarce. Recognizing this dearth of information on a distribution method that is rapidly growing in popularity A.M. Best Co. recently...
- ...be established and understood. These parties include insurance carriers, agents, employers and the ultimate product consumer -- the employee. Insurers. For insurance companies, work -site marketing provides opportunities to sell products to the underserved lower- and middle-income markets...
- ...of a strong benefit package becomes even more important to attract and retain quality employees. Work -site marketing provides the opportunity to expand the benefit menu for the employee at no extra cost to the employer. These offerings can present a magnitude of benefit...
- ...the premium is withdrawn via payroll deduction. Research Methodology Because of the lack of public information addressing this topic, A.M. Best decided to build an information base by surveying companies identified as actively using this marketing strategy. These companies were identified...
- ...availability of and access to payroll deduction. This provides economies of scale regarding access to **consumers** and is the primary advantage of work-site marketing relative to other marketing strategies. Consolidation ...
- ...the insurance industry has led to increased specialization of products as companies seek to target **consumers** 'specific needs. Because of this increasing specialization, a single payroll slot is now more likely...
 ...expense to the employer of creating separate payroll slots. Without this interface capability, access to **consumers** may prove much more expensive, if it is possible at all. ...this issue will continue to gain importance, since smaller employers use a larger variety of **data** media paper and electronic-than larger ones, which primarily use electronic media. Given the **data** -intensive nature of the business generated, the larger variety of **data** media can sharply increase the complexity of the systems needed to administer the business efficiently...
- ...the different functions to ensure seamless account administration. Even a basic system must efficiently support **customer** services, such as benefits, claims and coverage inquiries. A superior system also must facilitate " **data** mining" to accurately profile the buying behavior, purchasing power, persistency and other characteristics of the **consumer**. This is a vital source of future growth, since it can easily identify cross-selling...

- ...provider must be able to effectively administer the entire voluntary benefits package and the associated **client** services so the employer incurs no additional administrative requirements. To date, the economics of work...
- ...In the area of technology, many companies have upgraded claims systems, policy-issue systems and **customer** service and enrollment capabilities. Field distribution of software and policy forms, proposal systems and in...
- ...pricing spreadsheet basis. Enrollment capabilities are enhanced using laptops for enrollments and are combined with client demographics to allow the enrollers to identify insurance needs for each policyholder. Interactive voice response was an example of leading-edge enrollment technology cited by a few companies in A.M. Best's survey. Persistency is an important area to target for improvement by companies that already are successful in this market because of the importance of customer satisfaction through solid customer relations. The home office staff, the regional office staff and the local servicing agent all...
- ...that offer both group and voluntary plans, the opportunity to cross-sell to an existing **client** of employer-paid products is much greater than for the companies without group products. AM. Best's **survey** shows that most companies active in the work-site market do not market group products...
- ...coverage affords the opportunity to offer voluntary dental products. Distribution According to respondents to the <code>survey</code>, the most commonly Used distribution sources, by far, are insurance agents and brokers. Almost half...
- ...of the agent or broker. Rounding out the writers of this business, according to the **survey**, are third-party administrators, banks and financial institutions. However, the relationship-building capability of the agent and broker community is the key to their dominance in the market. When the **survey** group was asked who the distributors of tomorrow would be, all of the current contributors...
- ...the employee's home is the least attractive method of enrollment. With this method, product information is provided to a prospective consumer, but the information lacks full explanation and, more importantly, interaction with a salesperson. The brochure must generate immediate interest, or it will be thrown into the recycle bin within seconds. Unfortunately, the prospective customer is not given the chance to examine whether the product would solve an insurance need...between insurance companies and health maintenance organizations s to distribute products to the HMO's customer. Finally, affiliation with or ownership of banks allows an insurance company to offer certificates of...
- ...the work-site market are always evaluating potential acquisitions in terms of the agency force, **customer** service and **information** systems in place to properly administer the business of the acquisition target. In addition to...
- ...Acquiring these blocks of business affords the opportunity to sell other products to the same **customer** base and leverage the strength of the distribution system and product portfolio. Marked for Success...
- ...employer has flexible benefit plans, the natural increase in persistency adds to profitability. For the **employee**, products purchased at the **work** site can continue at payroll rates after termination—unlike group products, which generally can only...
- ...of the policyholder call, if all necessary files are on-line and available to the **customer** service representative. Market leaders already have invested in the technology, training and systems to support...

- ...20 seconds), abandoned calls (under 5%) and busy signals (under 5%). Efficient handling of policyholder service is a key competitive strength that will satisfy both the employer and the employee. Earnings Potential Most companies in the work -site market believe they can achieve higher profit margins than in group or individual markets...by all companies for all products. Market Profile of Sample Group Given the lack of information on the market profiles of firms that use work-site marketing, A.M. Best tried...
- ...the reported target market from number of lives covered to the profile of the end **user** targeted. The respondents indicate a distinct move toward targeting cases substantially smaller than their current...
- ...of 50 lives covered, compared with a median case of 163 lives. The reported target **customer** base appears to be evenly split in terms of gender, with an average age of...
- ...employees hired after the initial enrollment period? Will they have the same access to the work -site products as their veteran co-workers? Should an organization have 15% employee turnover during the course of a year, and 5% of the original group is closer to making an enrollment decision, sellers have the ability to deliver considerable growth to their client base. The re-enrollment process is vitally important to its service of the account as...
- ...their place of business (at no cost to the employer) and its ability to provide **clients** and income to the distribution system. The Response Group Research by A .M. Best indicated...
- ...deeper insight into the key success factors for establishing a successful and effective program. The **survey** generated 20 responses, with reported total premiums for voluntary life and health products of approximately...
- ...billion 1997. While the small number of responses reduces the statistical significance of the current **survey** attempt, the large premium volume (relative to total market size as estimated by the Limra...

14/6,K/26 (Item 5 from file: 148)
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09656992 SUPPLIER NUMBER: 19326500 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Measuring quality and changing our culture. (cable television broadcasting industry)

March 10, 1997

WORD COUNT: 1340 LINE COUNT: 00110

past two years with three core strategic operational-improvement teams: "Team Quick" - focused on installations, service appointments, serviceability issues and customer billing statements; "Employee Development" - focused on employee evaluations, training, incentives and compensation; and "MIS/Communications" - focusing on technology and improved efficiencies through automated systems. We determined that focusing on these three specific areas would have the greatest impact...

...improvements.

MIS: In order for us to be competitive, our industry needs to focus on information -processing systems. Partly due to severe capital restraints brought on by reregulation, our industry has...

14/6,K/27 (Item 6 from file: 148)
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

09423494 SUPPLIER NUMBER: 19307806 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Integrated Interactive Technology Becoming Solution for Human Resource
Staffs Battling Recruitment Challenge

April 14, 1997

WORD COUNT: 553 LINE COUNT: 00052

... meet their companies' needs," he said. "One solution is to outsource the objective portion of **data** gathering and the performance of repetitive tasks so that HR departments can focus on larger issues."

For example, TelServe's interactive communications applications accept employment information from potential workers through a variety of sources (such as telephone, Internet and the World...

...of prospective hires for interviews. In addition, other activities such as time and attendance reporting, customer service programs and employee and customer surveys can be automated.

"In fact, HR professionals are finding that choosing the proper interactive response application can reduce...

14/6,K/28 (Item 7 from file: 148)

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09341164 SUPPLIER NUMBER: 19193181 (USE FORMAT 7 OR 9 FOR FULL TEXT)
One bank's new view of security. (Barnett Banks Inc.)

Feb, 1997

WORD COUNT: 2910 LINE COUNT: 00241

... their territory.

The four security managers were responsible for fraud investigations, asset recovery, physical security, information security administration, and risk identification. Full-time security personnel were hired to handle investigations and...of the security incidents that occurred in its region, but no one collected all this data in a centralized database so that management could analyze what was happening throughout the financial...

...at each affiliate complete incident reports for all security-related activities. They then send the **information** via telephone or fax to the security department, where it is entered into the database. The **information** allows security to keep track of trends and develop proper responses.

Consolidation. Barnett's regionalized...

...investigations, asset protection, risk identification, and business continuity planning. In addition, a fifth security group, **information** security, was transferred to Barnett Technologies Inc., a subsidiary of Barnett Banks N.A., the...

...the bank's auditing software. For example, when a new account is opened at Barnett, information from the customer's application is run through the audit software. The computer checks the person's social security number, name, driver's license information, and address for potential problems. An invalid social security number or nonexistent address will be ...

...have to close its doors for an extended period of time because of a disaster.

Information security. The information security group is a separate department that is part of Barnett Technologies Inc., a subsidiary of Barnett Bank that provides computer services to the holding company and its branches. The information security group is responsible for all computer security, including log-on identification, password protection, and... center now monitors remote alarms with satellite communication technology. (The same system is used for data communication between Barnett

facilities.) Each branch has a small satellite dish on the roof that... ...bank representatives to respond to a bank robbery.

Under the new system suggested by the users group, Barnett now sends a human resource person to the scene of a robbery to work with employees and determine whether anyone should report to the company's employee assistance program for counseling following the traumatic event.

Automated reviews. The security service department automated its security review process for personnel who conduct the annual security audits of...

...asset protection specialists were required to fill out a paper form and then input the **information** into a laptop or PC. With the new system, the specialists conduct the audit with...

...from the audit are entered into the PDA at the time of the review. The information is then up-loaded into the security department's computer system. This new process saves...

14/6,K/29 (Item 8 from file: 148)
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

09329068 SUPPLIER NUMBER: 19075575 (USE FORMAT 7 OR 9 FOR FULL TEXT) Choosing wisely from a plentiful market. (Automation in the Laboratory, part 2)

Jan, 1997

WORD COUNT: 5186 LINE COUNT: 00418

...ABSTRACT: Laboratory Observer survey indicates that planning is crucial to medical laboratories when choosing the right automated analyzer. Respondents consider accuracy and cost-effectiveness as the most important factors in purchasing automated equipment. The other important factors, according to the survey, are ease of use, turn-around time, low maintenance and customer service, employee safety and reduction of work hours.

... or other proficiency testing scores, insists a lab manager in Great Falls, Mont.

Sources of information

Asked what sources they found most and least useful when seeking information on laboratory automation, respondents made it clear word of mouth was paramount.

Telephone research. For...

...approach should closely resemble that of your own lab, Dr. Statland says. To provide applicable information, they should be somewhat larger than yours - not much larger and not smaller. "If I...

...Miami, and ask away. In addition, trade journals can be a useful source for system information .

A good question to ask toward the end of your talk: "Have you had any ...

...uses the equipment but is not involved directly in purchasing decisions.

Exposure to too much information is like seeing too many houses or apartments in one day: It becomes hard to...section supervisor in Long Beach, Calif., "any gains will be slight."

Connecting with the laboratory information system (US) is an essential part of installation, says Bailey, yet "it seems to be...

...to think automation means hardware." In his view, by contrast, automation is "80% to 90% information system and 10% to 20% hardware." The ideal, he believes, is to "start with a...

...cutoff to make the cost justifiable. People just assume it will pay back. They need data to prove that." The answer, he says, is to "take it

sequentially" and not try...instituting automated systems, Dr. Markin and his colleagues developed an automation consulting service. They collect information, build a simulation model, and then overlay automation technology on it.

A collaborative effort Many...

...she says, because if the lab does acquire the instrument, "they've already bought in."

Information about new instruments comes from vendors as well.
"Vendors that service us keep us much...arrives

Survey respondents were asked how long it takes to receive delivery of an (TABULAR DATA FOR TABLE 2 OMITTED) automated instrument after its purchase has been approved. The time lapse...

14/6,K/30 (Item 9 from file: 148)

DIALOG(R) File 148: (c) 2003 The Gale Group. All rts. reserv.

09178538 SUPPLIER NUMBER: 18958211 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Profit picture improves for design firms; gains in net revenues per
employee offset increases in overhead rates. (Operating Statistics Survey
conducted by Harper and Shuman) (Brief Article)

Dec, 1996

WORD COUNT: 329 LINE COUNT: 00032

TEXT:

...and Shuman of Cambridge, Mass. Survey results were based on responses from 226 firms reporting data for fiscal year 1995. Firm size ranged from 2 to 1,228 employees.

... multiplier increased to 2.78 from 2.73 in the previous year.

According to the **survey**, many firms believe that greater computer **automation** has allowed them to provide better **customer service** at a lower cost, thereby increasing **employee** productivity.

While median hourly labor rates for draftspersons, architect/engineers, and project managers have remained...

14/6,K/31 (Item 10 from file: 148)

DIALOG(R) File 148: (c) 2003 The Gale Group. All rts. reserv.

09140361 SUPPLIER NUMBER: 18876628 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Production listings. (periodical publishing) (Directory)

Annual, 1997

WORD COUNT: 30187 LINE COUNT: 02667

... 100 publications.

Hardware: MS-DOS PC's, networks including Novell, IBM, Microsoft, Lantastic.

Literature: Free information package and demonstration diskettes. HIGH TECHNOLOGY FOR MEDIA/Qlarity Software 27 Sunrise Avenue New Canaan...

...475-4145 London 71-436-0070 40 employees Take advantage of the latest in relational data base technology. Right for any sized consumer or trade publisher especially with more than one...and many independents In Singapore Female, Living and Silver Kris.

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Publishing * New Profit Centers...

...the publishing business and technology editors, publishers, circulation/fulfillment executives, graphic designers, and high technology information system specialists intimately familiar with day-to-day publishing operations As such, we can identify...Borne of 3M Innovation. Imation is a \$2.25 billion dollar leader in color imaging, data storage and transportation, medical laser printing and private label photo color film. Imation brings with it thirty years of color science expertise and proofing experience together with our data management portfolio. Imation delivers the customer total solutions for their business. 3M's Printing and...

...to serve as consultants for the print specifiers in areas such as color insurance and data management.

The Mack Printing Group (*) (See our listing under Printers: Publication.)

Consultants/Production LEXICON-MTA...

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Data Processing: Subscription, membership, maintenance and data analysis, custom-design computer services, and consultation.

Composition: paginates, tabulates, converts and interfaces with word ...

...workflow strategies, system evaluation, new technology integration, and system set-up and training. For further information, please see our main listing under Printers: Publication.

A Cadmus Communications Company

The P.A...The One-Off CD Shop--4690 Graphics Drive, White Plains, MD 20695. (301) 870-0480.

Data Processing: Subscription, membership, maintenance and data analysis, custom-design computer services, and consultation.

Composition: paginates, tabulates, converts and interfaces with word

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ClS Specialty Grades Contact: Fred Blumers, Kimberly, WI (414) 730-8587

 ${f Clients}: {f Designers}, {f publishers}, {f printers}, {f catalogs} {f producers} {f and} {f paper merchants}.$

Company Statement: "Repap manufacture, s a complete...

14/6,K/32 (Item 11 from file: 148)
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09072225 SUPPLIER NUMBER: 18819376 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Scanning gains momentum as retailers seek efficiency, service. (scanner usage by convenience stores) (includes related article on self-checkout counters)

Sep, 1996

WORD COUNT: 2215 LINE COUNT: 00174

...ABSTRACT: of store automation. Retailers also claim that scanners allow the efficient monitoring of inventory, reduce employee training time and improve customer service .

... not to say that the initial barriers to scanning - things like price book maintenance or **information** overload - have magically disappeared. Almost in spite of a general apprehension, figures reveal a mounting...

...just begun to include in its report on-line credit authorization, electronic check verification and data reported electronically to headquarters, all of which are at high levels.

Much of the reasoning...

... to the time needed to check-in vendors.

"But overall, we're looking at better information - more accurate sales figures and stocking data," Menk says. He outlined several tangible benefits:

 $\ ^{\star}$ Promotions. For instance, different cigarette companies would run \ldots

 \ldots of the year. Scanning can now tell these suppliers exactly how the promotions affected sales.

- * Information sales. Data from scanning also provides ancillary income from the sale of that information to consulting or data collection firms.
- * Inventory control. For certain products, the company cut inventory 20% while still increasing sales.
- * Merchandising. Information derived from scanning also helps in deciding what products to stock and what products to...

... space with new products coming at you every day," he says.

Unfortunately, the wealth of information scanning produces can end up being a problem, Menk says. "It's difficult just to keep up with the sheer volume of information," he says. "You have to manage the process and decide what's important."

Regarding disadvantages...better employees, training is key to a successful work force.

The same is true for **data** collection. Roberts believes that those companies that are delving into scanning must still gather **information** related to demographics, vendor cycles and traffic counts among other things to fully realize the potential of the scanned **data**.

Attainable technology

In general, equipment options are growing and prices are coming down. Where once...

14/6,K/33 (Item 12 from file: 148)
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08864609 SUPPLIER NUMBER: 18453072

Your learning technology primer. (technologies used for employee training) (includes related articles and glossary of training technology terms)

June, 1996

WORD COUNT: 5609 LINE COUNT: 00463

... all-time low."

By way of explanation, Davis shares some startling statistics. The amount of information on the planet is doubling every five to seven years, she says. This, combined with...

- ...five years ago. Today, the company makes extensive use of technology to give employees the **information** they need, when they need it and where they need it most usually at their...
- ...make educated guesses about the level of skills required, how can they possibly know what **information** each employee needs to perform better?

 When you consider that 80% of critical job skills...
- ...as vehicles to provide instruction. While this approach replicates traditional training (it provides education and information to people), it typically costs less than classroom training, is more interactive and thus, more...distant users in a secured networking environment.) This is because networks allow companies to send information and training materials directly to the employee's desktop without having to pay the costs...
- ...purchasing the hardware necessary to play them. Using networks, companies immediately can update and deliver **information** and training resources to every networked user.

Apple Computer Inc., based in Cupertino California, is...

- ...and on-demand access to the company's entire database of sales, marketing and technical **information**, and training resources. Using the company's client/server network, ARPLE not only delivers self...
- ...the classroom, " she says.
- Today, 85% of Apple's classroom training has been replaced by information available on ARPLE. Because only a handful of people are required to maintain the system...
- ...in Mountain View, California, which use corporate Intranet sites to house the same kind of **information** as is found in APPLE. Dubbed "Silicon Junction," the company's Intranet site puts more...
- ...Graphics are finding they can use the computers and applications they already have to distribute **information** and learning tools to employees worldwide. ...browsers there's minimal end-user support required. "It's easy for organizations to distribute **information** and training resources because they don't have to develop CD-ROMs or train employees...
- ...to make self-paced instructional courses available to employees worldwide, to house a database of information on training courses for employees to access, to provide information on relevant classes sponsored by nearby community colleges, and to store information on products, services, company policies and customer issues. You name it, they do it.

 In...
- ...ve been discussing the first way that companies are using technology to provide training and **information** to employees. In other words, how technology is being used in place of the classroom...
- ...systems (EPSS). These are electronic tools that become available when

employees need support, coaching or information to do their jobs better. With EPSS, employees don't receive training per se, they...

- ...screen, for example, may be able to click on a hypertext reference to get more **information** about a company policy. The agent isn't trained ahead of time to remember the...
- ...to understand a certain business process, the computer acts as a coach. When employees need information, the computer becomes an instant reference. When a calculation is necessary, the computer does the...
- ...prices available for long-distance service, the customer-service rep had to take down customer information, search through product and pricing manuals and then get back to the customer. With the advent of electronic performance support, these employees now have all the product and pricing information available at their computers. The performance support system not only coaches them about the right...
- ...changing all the time," he says. "There's no way to teach employees all that information . instead, we teach them how to use this highly intelligent system that gives them the information they need based on the diagnostics they (perform for) the customer. We still train employees... because EPSS don't replicate traditional training. Instead, they're designed to give employees the information they need when they need it, therefore making traditional training less critical. Second, they're typically developed and orchestrated by the information systems (IS) function.

Despite this, trainers have a key role to play in the development...

- ...might be the answer. But if you have a group of experienced salespeople Who need information about product configurations and price schedules, then an online performance support tool might be a...coaching and reference support directly into the software application, employees have all the assistance and information they need while doing their jobs. The best systems can actually detect when employees make...
- ...developing the program, American Family relied on an internal committee of representatives from marketing, media, information systems and underwriting. Surprisingly, no trainers were involved in the effort. "Our trainers are only...to be productive during their on-the-job training," Jensen says.

Because the program is interactive and makes extensive use of simulations - for example, new hires are presented with a customer situation and must choose how to resolve it - Jensen also believes retention will be higher. At the end of the four-day training course, the computer conducts an assessment to determine whether or not the employee is ready to work unsupervised.

Although the CD-ROM eventually will replace the classroom training that currently exists, this...

...When done right, technology is a better way to learn, a better way to capture information about how well someone learns and a better way to boost performance, Jensen says. "That...

14/6,K/34 (Item 13 from file: 148)
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08719272 SUPPLIER NUMBER: 18362554 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Critical care for review process. (employee appraisal at St. Luke's
Hospital)

April, 1996

WORD COUNT: 2601 LINE COUNT: 00215

- ...ABSTRACT: employee appraisal system that removes insurmountable mounds of paper work. The decision to streamline the **evaluation** structure came in 1994 when administration realized that the size of the appraisal and supporting...
- ...steering committee. The resulting system is one that is integrated to a database, thereby allowing information to be stored together with the appraisals. After training, users found the system easier to understand, clearer, and more concise than the original appraisal system.
- ... form a steering committee. In addition to Aderhold, members included: Doug Cuthbert, the director of information services; Darrell Burke, the director of systems and procedures; Hilary Mathews, the director of training...
- ...requests for sorting and delivering appraisals. After distributing the appraisal forms, collecting accurate and timely information was critical; performance was a key factor in determining employees' pay increases. Managers manually scored performance based on criteria and weights, and the information was summarized by compensation and benefits. It was then reviewed by executive management to ensure package the information in a clearer format.

Bringing the focus group back at this point in the project...

...employee was maintained by the hospital's education department. Managers were responsible for updating this **information** and forwarding it to education. After the profiles were updated, the education department delivered copies...

...and appraisals.

A detailed review of the JCAHO requirements led to the conclusion that this information didn't need to be stored separately from the appraisals. As a result, the competency...

- ...an implementation group was established to make the project a reality. Composed of HR and **data** processing staff members, this group worked under the direction of Nancy L. O'Keefe, special...
- ...database and application. He also solicited input and feedback from Doug Cuthbert, the director of **information** services, and other IS professionals. To test the database and application, Diaz called in O...
- ...to try out various keying and report generation scenarios.

A program was written to use data already entered into the system to do the calculations previously done by the managers. The...

...forms was given to each manager at the beginning of the class. Sessions included (TABULAR **DATA** OMITTED) an explanation of the reason for the change and the steps involved in making...to identify areas for improvement. Database enhancements were a major issue. HR staff members performing **data** entry worked with **data** processing staff to resolve problems they had encountered. The implementation group was included in future...

...weeks to complete the process. Programming efforts centered on assuring speed and flexibility of the **data** -entry process, simplifying production of reports, and simplifying interfaces to and from the HRIS.

HR staff members who do data entry report that shortcomings have indeed been removed, and trouble-shooting requirements are now only minimal. For 1996, updates to computer hardware and software are under way, and data -entry screens have been further simplified for end-users. At least some supervisors will enter...

08274500 SUPPLIER NUMBER: 17621100 (USE FORMAT 7 OR 9 FOR FULL TEXT) Work-role transitions: a longitudinal examination of the Nicholson model. June, 1995

WORD COUNT: 9390 LINE COUNT: 00779

... 1984, p. 178) argues that high-discretion jobs necessitate role development because 'newcomers lack adequate data on which to base conformity'.

Thus, the theory hypothesizes that low discretion will predict either ...discretion as a categorical variable (increase, decrease or equality) rather than a continuous variable, the data were recoded. Specifically, individuals scoring above the mid-point of the scale (5 = I have...others have done it. 'Not applicable' and 'Don't know' responses were treated as missing data. This resulted in a relatively low N at four months (224) and 10 months (184...

...role development, thus supporting H2. The interaction between the role requirements was not significant.

(TABULAR DATA FOR TABLE 1 OMITTED)

(TABULAR DATA FOR TABLE 2 OMITTED)

As noted, the next phase of the analysis involved substituting the... with role development under high novelty, and negatively associated under low novelty (p = .08).

(TABULAR DATA FOR TABLE 3 OMITTED)

Prior occupational socialization

H5 held that an increase in discretion will...of these first three issues is that detailed explanations run the risk of overinterpreting the data.

Fourth, only one of the interactions derived at four months was replicated at 10 months...this only partly addresses the concern. Thus, future research should supplement self-report measures with **data** from alternate sources, such as peers, supervisors and documents (Wanous & Colella, 1989). This would be...

...interface from the symbolic interactionist perspective suggests that personal change and role change may evolve interactively such that a new synthesis is achieved that is more than simply a compromise of...

...role demands and static self-demands (Barley, 1989; Stryker & Statham, 1985). For example, a bank employee may come to define him/herself as a service provider and enact the role in a far more service-oriented manner than his/her set (clients, peers, supervisors) and be personally experienced as gratifying, whereas other aspects may be overlooked or... ...are. Further, Nicholson & West (1988) found that a small change over time on a standardized survey scale may in fact be experienced by the person as a radical and richly nuanced...

14/6,K/36 (Item 15 from file: 148)
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06810105 SUPPLIER NUMBER: 14756697 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Privacy and security of personal information in a new health care system.

Nov 24, 1993

WORD COUNT: 7988 LINE COUNT: 00680

Privacy and security of personal information in a new health care system.

...ABSTRACT: in the American Health Security Act of 1993 will require the development of a complex information network. Some parts of this network already exist. However, laws regulating access to confidential information are not consistent. Databases, including many medical practices, use social security numbers (SSNs) to identify...

TEXT:

A complex health care information infrastructure will exist under a reformed health care system as proposed in the American Health...

...the new system will depend in part on the accuracy, correctness, and trustworthiness of the **information** and the privacy rights of individuals to control the disclosure of personal **information**. All participants in the new system (consumers and patients, health plans, health alliances, and a national health board) will need access to high-quality **information** for informed decision making. At the same time, everyone must have confidence that **information** of a private nature is adequately protected.

privacy rights are not adequately protected. In a 1993
Harris-Equifax poll[4] on health information privacy, 80% of the respondents indicated their concern about threats to privacy. Nearly three quarters (80%) believed that consumers had lost all control over how personal information about them is circulated and used. Public fear and distrust of technology and bureaucracy is likely to increase as collection, storage, and dissemination of information becomes even more automated. [5,6]

Health care information is perhaps the most intimate, personal, and sensitive of any information maintained about an individual. As the US health care system grows in size, scope, and integration, the vulnerability of the information will also increase. Several governmental[7] and nongovernmental[8] committees are currently working on the...

...examines the privacy and security goals for the collection, storage, and use of health care information in a new health care system and the means to attain those goals. The goals are to ensure (1) the integrity of health care data so that information is accurate, complete, and trustworthy—the integrity of information is critical to quality patient care, assessment of services, research, and public health; (2) the availability of health data so that authorized persons who need the information for legitimate health purposes have ready access to the data—if clinical information is not readily available to health care providers, the best interests of patients may be...

...compromised; and (3) the privacy of patients so that they can be assured that personal **information** remains private and will not be disclosed without their knowledge and permission.

The goals of...

...person.[10](pp11,29-39),11-15 This article focuses on informational privacy so that **information** about a person is beyond the range of others without specific authorization.[16] Confidentiality is...

...of informational privacy characterized by a special relationship, such as the physician-patient relationship. Personal **information** obtained in the course of that relationship should not be revealed to other unless the ...

...to its disclosure. Security encompasses a set of technical and administrative procedures designed to protect **data** systems against unwarranted disclosure, modification, or destruction and to safeguard the system itself.

Protecting informational...

...realistically ensure, at what cost, and with what effect on the health care system?

Health Information in a New

Health Care System

The collection and transmission of vast amounts of health information in automated form will occur with or without reform of the health care system.[17] A new system also will create a need for additional

information for monitoring patient care and assessing system performance. This will require the sharing of a large volume of information among system players. The information infrastructure that will exist under a new system will have the following features that are...

...important in providing cost-effective health care but require rigorous privacy safequards.[9]

Automated Health Information
A new system will store and transmit standard health care information on all patients in electronic form. Data collected will provide information needed for quality assurance, analysis of practice patterns and patient outcomes, and scientific research, all of which contribute to higher-quality care. [18] These data also can better inform consumers of their health care choices. Automation can reduce health care

...care professionals, and health plans. Automation also supports the goal of portability of health coverage. Information will be readily available in a mobile society, as consumers move from provider to provider, plan to plan.

The ease of collection, storage, and transmission of data over electronic networks also creates significant risks to privacy. Health care records can contain a vast amount of personal information with multiples uses[19]: demographic information, such as age, sex, race, and occupation; financial information, such as employment status and income; information about disabilities, special needs, and other eligibility criteria for federal or state subsidies; medical information, such as diagnoses, treatments, and disease histories, including mental illness, drug or alcohol dependency, acquired immunodeficiency syndrome, and sexually transmitted diseases; and social information, such as family status, sexual relationships, and lifestyle choices. This information is frequently sufficient to provide a detailed profile of the individual. Traditional medical records, moreover, are only a subset of automated records containing substantial health or personal information held by educators, employers, law enforcement, credit and banking, and government agencies (Figure).

Future systems...

...rely on emerging electronic card technologies that are capable of storing substantial health and personal data . The card technologies used for storing information include embossed cards, magnetic strip cards, integrated circuit cards (ie, memory chip or "smart" cards), and optical storage cards. Electronic card technologies could make health care data more available to health care professionals but pose additional risks to privacy and system security...cost-effective and timely method of identifying the individual and reliably collecting and sharing personal information .[22,23] However, the SSN at present is not a completely reliable identifier: it is...

... Selective Service System), mailing list companies, credit bureaus, law enforcement agencies, insurance companies, the Medical Information Bureau, motor vehicles departments, employers, schools and universities, and state agencies.[27,28] The SSN...

...record.[33]

Patient-Based Longitudinal Health Records

The growing needs for detailed microlevel health care data generated by health care reform are emerging in an environment in which the future vision of health information systems is already undergoing significant change. Although many health records have long existed in automated...

... now occurring as part of longer-term efforts toward building national electronic patient-based health information networks.[34-36]

The development of electronic health care networks permitting standardized patient-based **information** to flow nationwide, and perhaps worldwide, means that the current privacy protection system, which focuses

- ...question of whether the constitutional right to privacy encompasses the collection, storage, and dissemination of information in government data banks.[42] The court held that when states establish reporting requirements, the public health department must have adequate standards and procedures for protecting the privacy of sensitive medical information. The court in Whalen observed that data on dangerous prescription drugs were afforded careful protection by the New York Health Department: computer...
- ...locked cabinet; the computer was run off-line to avoid accessibility by others; and the **information** was disclosed only to a limited number of officials. The doctrine of Whalen v Roe...
- ...scope of the constitutional right to informational privacy: (1) the type of health record and information it contains; (2) the potential for harm from any unauthorized disclosure; (3) the injury from...
- ...amendments designed to protect a variety of privacy interests, including limitations on access to personal information. Although most of the state constitutional provisions only protect against breaches of privacy by governmental...law. The landmark Federal Privacy Act of 1974 protects citizens from government disclosure of confidential information .[49] Hospitals operated by the federal government and private health care or research institutions maintaining...
- ...dependency at federally funded facilities.[52] A significant limitation of these federal restrictions is that **information** about drug and alcohol use is regularly entered into medical records in non-federally funded...
- ...professional practice acts, hospital and other institutional licensure laws, and, in some cases, comprehensive medical **information** statutes. These statutory schemes also contain many important gaps in coverage. Many state medical records...
- ...a patchwork of privacy protection that is often disease specific. For example, most states protect **information** regarding human immunodeficiency virus infection or acquired immunodeficiency syndrome. However, many of these states allow...
- ...duty of confidentiality applying to certain health care professionals. Thus, if a patient discloses personal **information** to a health care professional believing that it is private, the professional may be liable
- \dots duty to protect confidentiality by establishing rigorous policies and procedures to prevent unauthorized disclosure of $\mbox{information}$.

While common law protections of confidentiality probably provide the most consistent safeguards, significant gaps exist...

- ...integrated national health care system.[63] A state-by-state approach to regulation of medical **information** does not reflect the realities of modern health care finance and provision. The flow of medical **information** is rarely restricted to the state in which it is generated. Such **information** is routinely transmitted to other states, subject to differing legal requirements, for a wide variety...
- ...consultation and research collaboration to governmental monitoring for quality.

Furthermore, the physical location of health information is no longer a relevant consideration for development of privacy policies. Databases containing huge quantities of health information provide the

basis for immediate access by a variety of eligible users in remote locations. Thus, state laws that attempt to regulate information physically contained in a particular state are anachronistic vestiges of a preelectronic era.

The prospects...

- ...small. The National Conference of Commissioners on Uniform State Laws adopted the Uniform Health Care **Information** Act in 1985, but only two states, Montana[64] and Washington,[65] have enacted it...
- ...virtually all involved. Health care institutions, insurance companies, and self-insured employers who transmit health **information** through interstate commerce often do so without clear guidance regarding which state's laws govern...
- ...on uniform privacy regulations, patients may lack the basis for meaningful consent to disclosure of **information**. Lack of uniformity of privacy protections may adversely affect the integrity of health **data**, and the quality of care itself, by undermining efforts to automate health records. These detriments...
- ...where patients would be entitled to coverage anywhere whey live in the country and where **information** for monitoring quality and cost-effectiveness will be collected nationally under the auspices of a...
- ...their wishes not to be accessed in some respect not to be observed or have information about themselves made available to others.[66,67]

Privacy also enhances the development and maintenance...the defining characteristics of intimate relationships that they involve the sharing - freely given - of private information , spaces, and acts.

Several moral arguments have been used to justify rules of confidentiality in...

...to patients and to society, and without this assurance, people would not share medically relevant information; and confidentiality is necessary to prevent patients from the harm that could reasonably befall them if information collected in the course of treatment were to become publicly available.[69]

The ethical justifications...

...to a variety of underlying harms that may result from unwanted disclosures of personal health information . A breach of privacy can result in economic harms, such as loss of employment or...

...instability or physical or behavioral attributes that some individuals find uncomfortable to observe.[70]

FAIR INFORMATION PRACTICES

In the early 1970s, the Advisory Committee on Automated Personal Data Systems developed principles of "fair information practices" that have enduring importance for the development of a uniform federal privacy policy. [71,72] Fair information practices require the informed consent of persons for the use of personal data, grant persons the right to review and correct personal data, and limit the use of data to their legitimate intended purposes.

Informed Consent

If a central ethical value behind privacy is respect for personal autonomy, then individuals about whom data are collected must be afforded the right to know about the approve the uses of those data. Informed consent requires that a person have adequate information to make a genuinely informed choice. The person, therefore, needs information about the content of the health records, the purpose of disclosure, to whom it will...

...74]

Persons cannot make an informed choice about disclosure if they are

unaware that personal data are being collected, stored, or released to third parties. Consequently, fair information practices would not permit secret data systems to exist.

Informed consent, in its best sense, is founded on an interactive, meaningful...

...statement after the lapse of an agreed-on time.

Right to Review and Correct Personal Data

It is a central element of fair information practices that individuals have the right to review and correct data about themselves. This right is founded on respect for a person's autonomy and the integrity of data. Individuals cannot meaningfully control the use of personal data unless they are fully aware of their contents and can assess the integrity of information about themselves. They can help determine if the information collected is accurate, complete, and trustworthy. Consumers are most likely to have confidence in personal data systems if they are well informed about their contents, have the opportunity to correct inaccuracies...

...to their own health records in approximately two thirds of the states.[75]

Use of Data for Intended Purposes

To some, collection of ever greater quantities of health care data are important, without the need to justify the intended purposes. Under fair information practices, however, data are not regarded as inherently good, but need careful justification for their collection and disclosure. Fair information practices would limit the collection of health care information to certain legitimate purposes, including direct care, utilization review, quality assessment, public health, and research. [76] Data could be collected only to the extent necessary to achieve a legitimate purpose. Furthermore, health care data could be used only for the purposes for which they were collected. If identifiable data were to be used for another valid purpose, it would generally require the person's informed consent. Finally, data would be disposed of when no longer necessary to carry out the purposes for which they were collected. [77]

The Nature of the **Data**: Personally Identifiable or Anonymous

Health care information takes many forms. The information can be identifiable so that others can readily recognize a specific person.

Information on health care records used for clinical treatment is ordinarily identifiable. Information can be anonymous and nonlinkable so that it is difficult or impossible to associate the information with a specific person. Blinded epidemiologic research, such as seroprevalence studies, is often structured so that the data have no identifiable characteristics. Finally, information can be anonymous but linkable. Some epidemiologic research is structured so that anonymous data can be linked to a specific person only with the use ...of a highly confidential code.

Consumers have the strongest claim to informational privacy of identifiable data. Fair informational practices require that, even where these data are used for legitimate purposes, the consumer has the right to consent or withhold consent...

...less likely to suffer personal harm by the disclosure. Ideally, consumers should be informed if data are to be reported to public health officials, risk managers, or researchers in nonidentifiable form. Yet, a legal requirement of individual consent for the use of nonidentifiable data in most cases would be overly restrictive.[78]

SECURITY OF HEALTH INFORMATION SYSTEMS

The National Research Council[79] recommends: "The nation needs computer technology that supports substantially increased safety, reliability, and, in particular, security." As automated systems increasingly contain standardized health care information capable of being transmitted widely over electronic networks, "society becomes more

vulnerable to poor systems...

...accidents that disable systems, and attacks on computer systems."
Certainly, maintaining adequate security of electronic data entails financial cost. However, the economic, social, and legal implications of leaving sensitive electronic data inadequately secured would be considerable. Opportunities for using electronic networks may be lost if there...

...standards will, within the proper legislative framework, strengthen patient privacy and confidentiality and assure that information is available to improve the quality and efficiency of health care services. With existing paper systems, requests for information often result in the release of data that are not pertinent to the current request, as total documents are photocopied and/or faxed to users. With computerized systems, tailored selection of data items from an individual health records is easy, thereby making it possible to share only the information that is necessary to the inquiry at hand. With the establishment of appropriate access requirements, more accurate, reliable, and cost-efficient protection of health care information can be achieved than with nonautomated systems. Moreover, technology offers a means of creating audit...

...occurs. Thus, patterns of staff browsing in patients' records might be identified and questioned by data protection officers.[31,80-84]

Effective security protection for health care information will require use of technology that is not regularly used in most computer systems and...

...computer security to health professionals if security is perceived as slowing down the flow of **information** needed for providing health care. These concerns are valid particularly in emergency situations when seconds count or when the patient is unable to supply to necessary **information**.

Although making a computer system 100% secure is not feasible, careful planning and use of...

...protection of records.[85] Technological advances in electronic systems are proceeding at an accelerated pace. Data protection policies, if they are to be effective in this rapidly changing environment, must not...

...computer security and trustworthiness include quality control, access control on program code as well as data, user identification and authentication, protection of executable code, security logging, a security administrator, data encryption, operational support tools to assist in verifying the security state of the system, independent...

...can also be established recognizing the varying degrees of security required for differing kinds of information ...

NEEDED ACTIONS

This article began with observation that the goals of integrity, availability, and privacy...

...national framework. work.

1. Establish, Through Preemptive Federal Legislation, National Privacy Safeguards Based on Fair Information Practices of fair information practices. The code would stipulate, inter privacy and confidentially protection for health care information. Through federal preemptive, the national policy would replace the current patchwork of federal and state confidentiality law. Federal privacy protection should cover all types of health care information, regardless of form (paper, microfilm, or electronic), location (storage, transit, or archive) or use/holder (government, provider, or private organization).

In order to ensure that the privacy of health care **data** is taken seriously, it will be necessary to establish effective mechanisms for enforcement. This includes...

...breach legal requirements.

A national privacy framework should be founded on a code of fair information practices. The code would stipulate, inter alia, that individuals about whom data are collected have the right to know about and approve the uses to which the data are put, that no secret data systems are permitted to exist, that individuals have the right to review and to correct data about themselves, and that data may be collected and used only for legitimate purposes.

2. Establish a System of Universal...

...for the Health Care System.

Unique identifiers are needed to help ensure the accuracy of information and efficient operation of the health care system. However, such identifiers should ...as a health care identifier.

3. Issue Effective Security Standards and Guidance for Health Care ${\bf Information}$.

The current voluntary process has not resulted in the development of a comprehensive set of...

...standards and guidance will enable the intent of national privacy protection legislation covering health care **information** systems to be met. The federal government should assume a leadership role in developing and periodically revising security standards through a national health board.

4. Establish **Data** Protection and Security Panel(s) as Part of the National Health Board for Overseeing Privacy and Security.

Establishing a data protection and security panel(s) as part of a national health board would fill a major gap in America's privacy and security framework. The proposal for creation of a data protection entity has been recommended by persons in Congress[86] and by privacy experts since 1974.[87,88]

The data protection and security panel(s) would have several responsibilities that are essential for the development...

...supplement other mechanisms in the health care system through which citizens question the propriety of **information** collected and used by various participants in the system; (5) advise the president, Congress, government...

...support the development of fair and comprehensive consent processes governing the disclosure and redisclosure of **information** to authorized persons, for authorized purposes, at authorized times; (7) fund pilot projects demonstrating the technology required for implementing security standards and sharing **information** in the health care setting; and (8) work with the health provider community to foster...

...development and implementation of orientation and training programs for personnel with access to health care information. The board should also support the development of programs for fostering consumer awareness about their rights with respect to the collection and disclosure of personal information.

Individuals have the right to expect, and the health care system has the obligation to...

...success of a new health care system depends in large part of the integrity of information and the confidence of the public that private information will be vigorously protected.

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06170223 SUPPLIER NUMBER: 12937855 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The essential employee survey.

Dec, 1992

WORD COUNT: 1081 LINE COUNT: 00083

TEXT:

...their leader preach to them about the importance of the latest management theories about quality, customer service, and employee empowerment. But when Kisling decided to survey his 80 line workers about life on the factory floor, "the old, autocratic supervisors cringed... with those of thousands of other manufacturers nationwide. Fifty-two questions covering nine categories of information were asked. Although in the survey, the questions appeared in random order to encourage candor...

...urgency on problems that had been out of sight, out of mind. "There's enough information in this survey to keep us busy for two years," says Kisling. "By becoming a...

14/6,K/38 (Item 17 from file: 148) DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

02321242 SUPPLIER NUMBER: 03625929 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Using office design to improve productivity. (includes articles on BOSTI
program and survey highlights)

Feb, 1985

WORD COUNT: 2360 LINE COUNT: 00197

... for display, territoriality, and supporting work surfaces and storage units.

Communication is the transfer of **information** between two or more persons. Ease of communication affects both job and environmental satisfaction. In ...

...office comfort is the chair. While chair comfort has risen substantially for people not using automated office equipment, there is still considerable discomfort. In view of the increased number of office equipment users, this presents a very real problem. Physical comfort is affected by a wide range of...

...the amount of floor area, degree of enclosure, temperature, noise, lighting, and the amount of work surface area.

Personalization refers to changes made by an **employee** to the workstation that express something important about him or her. It reinforces individuality, marks...

14/6,K/39 (Item 18 from file: 148)

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01748480 SUPPLIER NUMBER: 02578865 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The impact of automation on independent insurance agencies.

Jan, 1983

WORD COUNT: 2945 LINE COUNT: 00247

...ABSTRACT: agents. More than 80% of the agents who responded to a survey indicated that their $\ \, data \, \, - processing \, systems \, have exceeded their expectations.$

... 1978 cited improved financial control (especially increased cash flow, timely reports and increased access to **information**) as a primary reason for automating, with comments such as these:

- -- "To control delinquent accounts receivable."
- --"To obtain instant access to information; the service bureau was too slow."

--"To know our own business better."

The study identified agencies: some committed fulltime employees to entering the policy record **data**, while others had policy record **data** entered only as policies were renewed. Satisfaction

A substantial majority of the agents surveyed were...

...this area remained high. Impact on Operations

A substantial majority of the respondents indicated that automation had affected favorably the five aspects of their business included in the survey: financial management, productivity, employee morale, customer service and marketing.

The strongest impact cited was on financial management and control. Eighty-four percent...

...records function produced substantial gains in productivity. The increased speed and accuracy in retrieving policy data enabled the clerical staff to handle a substantial increase in volume. The only negative impact...

...clerks."

- -- "Productivity is up as much as 50% without sacrificing service."
- -- "Now we can retrieve information that normally took hours to get."
 - -- "No productivity gains at first, but now we handle...

...in the area of customer service pertained to the faster and more accurate processing of information, the greater amount of information available to analyze customer problems and to respond to inquiries, and the increase in customer...

DESCRIPTORS: Electronic data processing...

- ... Data processing...
- ... Data processing

14/6,K/40 (Item 1 from file: 275)
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01524785 SUPPLIER NUMBER: 12387046 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Benchmark survey: support & service productivity.

July 7, 1992

WORD COUNT: 2345 LINE COUNT: 00259

... in the \$1-\$5 million range, and 44 exceeded \$5 million (14 provided no revenue data). We also asked about the "total number of customer service and tech support employees, including...

... number of service employees in our sample universe was 4.

Several conclusions emerged from the data:

* Productivity levels: Companies with revenues over \$5 million--which tend to have specialized service and...

...automated voice, customer-initiated database search, and other responses that do not involve a live employee "--still haven't achieved wide penetration in service and support departments. But the early adopters seem to be achieving very promising results. Among companies with some form of service automation, 11% of tech support and 12.5% of customer service transactions are now handled with no human intervention. Moreover, these companies achieve dramatically higher...

...not always add up to 100%.

A similar pattern emerged in from our customer service data, although the typical customer service headcount tended to be lower than in tech support departments...upgrade purchases").

Surprisingly, even many large companies don't seem to collect this kind of data in any systematic fashion; 87% of our respondents said the numbers they supplied were based...

...productivity across various market segments. (In the case of accounting and financial software companies, the **data** also shows how a seasonal spike in transaction volume can temporarily skew the numbers.)

Productivity...

...productivity of white-collar office workers, so it's perhaps premature to expect much hard data about service automation.

Still, we did try to create a rough measure of the impact...ended hiring binge of the last decade.

A FEW OTHER NUMBERS...

As part of our data collection process, we compiled a few other statistics about current service and support productivity trends...

14/6,K/41 (Item 1 from file: 9)
DIALOG(R)File 9:(c) 2003 Resp. DB Svcs. All rts. reserv.

3184455 Supplier Number: 03184455 (USE FORMAT 7 OR 9 FOR FULLTEXT)

2001 Insurance Software Suppliers

July 2001

WORD COUNT: 2530

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ጥድአጥ :

...are devoting a lion's share of their software budgets to e-commerce initiatives, including data management and analytical tools. And while spending on packaged software is increasing, insurers are still...

...the IT efforts of insurance carriers as they seek to increase online product delivery and **data** exchange with business partners, according to the findings of a recent survey of 73 carriers...
...carriers, agents and brokers.

SPENDING PRIORITIES

Deployment of analytical tools that run against databases and ${\tt data}$ warehouses is also a top priority for many carriers, the survey also finds. Fifty-seven percent of carrier respondents are implementing systems that help them leverage and understand their customer ${\tt data}$.

Furthermore, carriers' overall spending for packaged software is increasing dramatically. The survey reveals that carriers...

... areas of reinsurance--excess of loss, quota share and facultative.

Even the best products require data to be imported and exported, without retaining the interrelations between the various types of insurance...

ક

| Business-to-business e-commerce | 63% | 329 |
|--|-----|-----|
| Analytical/business intelligence tools | 57% | 16% |
| Business-to- consumer e-commerce | 498 | 30% |
| Relational database management system | 43% | 40% |
| Intranet Web portal | 37% | 19% |

| Employee self- service /intranet | 34% | 22% |
|--|-------------|-----|
| CRM & sales automation | 29% | 27% |
| Call center/ customer care | 26% | 19% |
| Extranet trading partner network/marketplace | 23% | 16% |
| Mobile/wireless messaging software | 9% | 5% |
| Other | 9% | 88 |
| Source: Insurance Networking survey of 73 carri- | ers, agents | and |
| brokers. | _ | |

David Behlmer, business development manager at AIG Insurance, says...

...Word, Excel, PowerPoint and Internet Explorer. With Explorer, he accesses an intranet—the Exeutive Management Information Service—for expense reporting and lead-tracking.

photo omitted

AIG also uses the Internet as...Top 20 are ranked by revenues reported for 2000. In addition, we have used this **data** to rank the 10 fastest-growing companies, based on revenue increases between 1999 and 2000...

| 594 million | |
|-----------------------------------|-----------------|
| 14. FileNET Corp. | \$399 million |
| 15. IMRGlobal Corp. | \$256.2 million |
| 16. CCC Information Services Inc. | \$209.8 million |
| 17. ICT Group | \$198.6 million |
| 18. Rebus Systems Inc | |

...CMO: Tim Fenbert, EVP

Marketing & Sales

(770) 448-1776, x-238

www.claimscube.com

CCC Information Services Inc.

444 Merchandise Mart

Chicago, Ill. 60654 CEO: Githesh Ramamurthy

(800) 621-8070

www...Clearwater, Fla.

CEO: Satish Sanan

CMO: Terry Broom

(512) 415-9787

www.imrglobal.com

Insurance Data Processing Inc.

One Washington Square

Wyncote, Pa. 19095-0137

CEO: Gary J. Gilbert CMO: Michelle Singer

(215) 885-2150, x-262

www.idpnet.com

Insurance Information Exchange

3001 Earl Rudder

Freeway South

College Station, Texas 77845

CEO: Sean Quillivan

CMO: Amy...

... CONCEPT TERMS: All market information;

14/6,K/42 (Item 2 from file: 9)

DIALOG(R) File 9:(c) 2003 Resp. DB Svcs. All rts. reserv.

1282335 Supplier Number: 01282335 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Solving the Square D puzzle

September 11, 1995 WORD COUNT: 750

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...of Square D's Q2C puzzle. The company also was planning to migrate to a client /server environment from a mainframe, a process that required reassessment of and employee education on an entirely new business process. The integrator and developer then proceeded to work in tandem to support Square D's French Q2C Revolution, which transformed the company's way of doing business. As Technology Solutions educated management on how Q2C and client /server would change the way they performed their jobs, Michael Jackson began developing an interactive, Windows-based multimedia training program that addressed the responsibilities of the 42 different types of...

TEXT:

- ...company's Paris-based parent, Groupe Schneider, Q2C was devised to link all of the information Square D collects and uses from the time a sales representative quotes a job to...
- ...a training program that provided each of the company's 3,500 employees only the information needed to perform their tasks.

Internal studies pointed to more focused and economical computer-based...

- ...education and training business, said, "As we conducted an audit of Square D's entire [information -systems] setup, we saw weakness with the company's processes and training. They recognized it...
- ...president of the training software company bearing his name.
- "As they search the program for information , they also spot items such as donuts on desks and golf trophies that help to...
- ...employee in turns faxes to a central location. At that time, a manager scans the **information** into a secure database before Square D ultimately creates a more formal certificate for employees...

...CONCEPT TERMS: All product and service information; 14/6,K/43 (Item 3 from file: 9) 9:(c) 2003 Resp. DB Svcs. All rts. reserv. DIALOG(R)File 1105091 Supplier Number: 01105091 (USE FORMAT 7 OR 9 FOR FULLTEXT) TEXAS COMMERCE BANK TO AX 1,100 JOBS THROUGH AUTOMATION January 14, 1995 WORD COUNT: 575 (USE FORMAT 7 OR 9 FOR FULLTEXT) ABSTRACT: ...as a result of recommendations from employees when the bank asked them how to improve customer service . "Our employees told us in an employee opinion survey in late 1993 that our procedures were burdensome and, in many cases, prevented them from providing star treatment to our internal and external customers ," Shapiro said. Texas Commerce has 9,400 employees statewide, including 5,834 employees in Houston... ...less time waiting at the bank. For example, a teller currently must type in account information in order to cash a customer's check. By the middle of this year, an... ... check reader will enable tellers to swipe a check through a machine that will retrieve information on checks via magnetic coding. Consumers also will be able to open a Texas Commerce... 14/6.K/44 (Item 1 from file: 20) DIALOG(R) File 20:(c) 2003 The Dialog Corp. All rts. reserv. 20293374 (USE FORMAT 7 OR 9 FOR FULLTEXT) Bank of Nova Scotia - Final Results December 06, 2001 WORD COUNT: 5557 (USE FORMAT 7 OR 9 FOR FULLTEXT) . . . 3 17.0 - Productivity ratio 54.6 55.4 ---- --------- Balance sheet information (\$ millions) Loans and acceptances 184,733 181,965 175,710 9,023 Total assets 284... ... of average loans and acceptances

0.23 -----

0.75 0.54 0.52

- --- --- Common share information Per share (\$) Basic earnings 1.08 1.05 0.95 0.13 Diluted earnings (2... 17.6 (0.3) Productivity ratio 53.9 56.5 (2.6) --------- Balance sheet information (\$ millions) Loans and acceptances Total assets Deposits Common shareholders' equity Assets under administration (\$ billions) Assets... ...as a % of average loans and acceptances 0.68 0.46 0.22 -------- -------- --- Common share information Per share (\$) Basic earnings 4.12 3.67

 - 0.45 Diluted earnings(2)
- 4.05... business. Partly offsetting these increases were lower retail brokerage commissions as a result of reduced **customer** trading activity. Expenses ----- Our productivity ratio, at 54.6% for the quarter, improved by more... areas -- full- service and discount brokerage, mutual funds and our high-end offering for affluent clients through our newly established Scotia Private Client Group. We expect a modest improvement in Scotia Capital's performance over the next year...
- ... our capital more efficiently and grow our businesses, including broadening our product capabilities and deepening client relationships. Scotiabank continues to anticipate higher earnings in 2002 in most of our International Banking...
- ... strong underlying growth in transaction fees, card revenues and electronic banking revenues, driven by higher customer volumes and successful sales efforts across all areas. Fourth Quarter Domestic Banking, which includes our...
- ... commercial credit fees was partially offset by lower retail brokerage fees, following a decline in customer trading volumes. Credit quality remained excellent in the retail portfolio. As well, the provision for...
- ... costs associated with a number of business initiatives. This quarter, Scotiabank was recognized for excellent customer service and rated number one in overall quality of customer service by Market Facts, a leading U.S.-based marketing research company. "Excellent customer service is something that we are firmly committed to and constantly invest in through extensive employee training, improved delivery channels and effective communications with our customers, " said Mr. Godsoe. "These results would not have been possible without the tremendous efforts of...
- ... or acquiring companies in the United States with access to long-term capital. - Scotia Private Client Group centres debuted in five Canadian cities on Nov. 1, bringing together the expertise of...
- ...for the quality of its telephone brokerage service in 2001, coming first in a recent evaluation by Dalbar Inc. Scotia Capital Full Year Scotia Capital net income increased to \$686 million...Group in London, England, launched a new credit derivatives team on Nov. 1, giving European clients access to a complete range of credit derivatives products, including credit default swaps, balance sheet...

...and aggressive marketing campaigns, it has been able to reach out to new and existing customers with innovative products and services," said Mr. Godsoe. "Scotiabank remains committed to Mexico, and we...

... automotive and mortgage lending. - Banco Sud Americano in Chile was again rated number one for **customer** service by the independent group Punto De Vista. - Product offerings throughout Latin America were broadened ... to support development in the Caribbean and Latin America, with a particular focus on education, **information** technology and social services. Other Net income for the other segments was \$34 million, up...

... with five other banks to form a global alliance that gives travellers free access to **Automated** Teller Machines (ATMs) on three continents. The agreement is estimated to give a total of...

... their television sets. - Launched Scotia Alert, another Canadian first. The innovative wireless service offers business **customers** the convenience of tracking activities in their commercial accounts, using any Internet-enabled wireless device...

... the future -- is our great team of people. We believe our ability to satisfy our **customers** depends directly on how well we satisfy the needs of our employees. We strive to provide our staff with training and development programs that will help them meet their **customers** 'needs and fulfil their own ambitions, offer attractive compensation and benefit packages, and support them...

14/6,K/45 (Item 2 from file: 20)
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19733928 (USE FORMAT 7 OR 9 FOR FULLTEXT)

(BW) Changepoint Announces Version 7.0 of PSA Software November 08, 2001 WORD COUNT: 1046

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... be rolling out Changepoint Version 7.0 to more than 9,000 services consultants and information technology professionals worldwide.

According to Joe Federer, vice president of professional services for NCR's...

...a resource and their activity related to a particular project. With Version 7.0, this information is available through their resource profile, and for use during a resource search - even if...

... and performance. Automated surveys result in customer and peer ratings that are tracked within an **employee** 's profile. This continuous feedback loop enables individuals to manage the quality of their **work** and interactions, and provides managers an unprecedented view into the makeup of their entire organization. By improving business processes and employee performance, companies can proactively ensure **customer** satisfaction.

Additional Features

-- A single, flexible personal dashboard replaces separate dashboards. Users will be able...

...drag and drop.

-- Enhanced security model offers large, global organizations greater control over access to information

For additional information or product demos of Changepoint Version 7.0, please visit www.changepoint.com, email marketing...

... in Canada, Changepoint has offices in the United States, United Kingdom and France. For additional **information**, visit our web site at www.changepoint.com

NOTE TO MEDIA AND ANALYSTS: All Changepoint... at http://www.changepoint.com. Screenshots are also available on Changepoint's Web site. Additional information on Changepoint can be accessed on-line, and by sending email to sales@changepoint.com...

14/6,K/46 (Item 3 from file: 20)

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19667401 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Administaff Reports Third Quarter Results And Announces New Health Insurance Carrier Network

November 05, 2001 WORD COUNT: 1122

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... of its new Employee Service Center(SM). This interactive tool allows employees to access benefits information and personnel forms, view their pay history and other job-specific information, participate in Web-based training and professional development, update personal information, and access a wide range of resources to help integrate their workday with their personal...

... eUniversity into a single portal with customization and personalization features. A co-branding feature enables client companies to add their company name and logo to the Web site, thereby underscoring their role as an employer of choice. * Online Enrollment. With the launch of the Employee Service Center, Administaff also introduced online enrollment for new employees at client companies. This new feature is designed to streamline the process of new employee orientation and benefits enrollment — making it simpler, faster and more efficient for employees, clients and Administaff. * eUniversity. Administaff expanded its online course offerings to include eight Microsoft courses: Word...

... and Projects 2000. Among the many other course offerings available through eUniversity are Performance Management, Customer Service, Communication, and Health and Safety Practices.

Administaff will be hosting a conference call today...

... of the best big companies in America and on the InformationWeek 500 list of leading information technology innovators.

Administration, benefits management, government compliance, ... Employee Service Center(SM), an interactive eService platform that provides clients and worksite employees with **information** and resources to help maximize the benefit of their Administaff services. The Employee Service Center...

...Dell, IBM and Spiegel.

Administaff has 35 sales offices in 19 major markets. For additional information , visit Administaff's Web site at www.administaff.com.

14/6,K/47 (Item 4 from file: 20)
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18149890 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TouchSystems Finds Home in the Kiosk Market: Meeting Growing Demands for Interactive Market Research Industry

August 02, 2001 WORD COUNT: 360

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... market analysis on everything from customer satisfaction, quality of health care (patient-satisfaction), new product/ service feasibility, employee attitudes/perceptions, public opinions, testing advertising/PR programs and more.

Survey America was the first...

...Quebec City.

Debbie Russell, CEO of TechXperts, cites that there is no need to hire data entry people to go back and recreate the data. "We can produce a 150 page-report in one day versus six weeks delivery time...

14/6,K/48 (Item 5 from file: 20)

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17409501 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Scantron Delivers Premier 360 Degree Profile Solutions; HR Professionals Benefit From Versatile Survey Tools and Consultation

June 25, 2001 WORD COUNT: 655

(USE FORMAT 7 OR 9 FOR FULLTEXT)

- ... of their personal management style on team performance; -Individual Contributor 360 Degree Profile shows how **employee** actions and **work** styles directly affect all parts of the organization and -- Custom 360 Degree Profile that is...
- of Atlanta-based John H. Harland Company (NYSE: JH). Scantron is the acknowledged leader in **data** collection platforms, survey systems, classroom assessment and hardware service and repair. Scantron, Scantron Surveys, Scantron Imaging, Scantron Education Technologies and Scantron Service Group make up the time-tested global **information** systems, **data** collection and support vanguard that business, education, healthcare and government count on most. The company...
- ... Cautionary Statements section of Harland's Form 10-K and Form 10-Q for additional **information**. Harland undertakes no obligation to update or revise forward-looking statements to reflect changed assumptions...

14/6,K/49 (Item 6 from file: 20)
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17311465

PR Newswire Southwest Summary, Tuesday, June 19, to 1:00 p.m. EDT June 19, 2001 WORD COUNT: 1074

- ... HOUSTON) Cyberonics, Inc. Reports Fiscal 2001 Results and FY02 Through FY04 Guidance Conference Call Replay Information NYTU078 06/19/2001 09:23 r f bc-TX-MT-to-Change-Name (DALLAS...
- ... TX-Compaq-iPAQ-PC (HOUSTON) Compaq Ships One Millionth iPAQ Pocket PC; Showcases Innovative Wireless **Data** and Voice Capability NETU017 06/19/2001 09:43 r f bc-TX-Penzoil-Quaker...
- ...19/2001 10:24 r f bc-TX-Motive-Fujitsu (AUSTIN) Fujitsu PC Boosts Online Customer Service With Motive Software Solution DATU017 06/19/2001 10:30 r f bc-TX... Handango-Asynchron Handango Software and Asynchrony Team to Deliver Enterprise-Class Security to Handheld Device Users DATU033 06/19/2001 12:01 r f bc-IA-Burlington-Iowa (IOWA CITY) Two...

- ... 19/2001 11:17 r f bc-OK-Apigent-Solutions (OKLAHOMA CITY) Recent NRA Show **Survey** Suggests More Restaurant Owners Considering Managed Service Providers to Access New Technology *** LOUISIANA *** NYTU048 06...
- ...SIC CODES/DESCRIPTIONS: Communications); 5961 (Catalog & Mail Order Houses); 1311 (Crude Petroleum & Natural Gas); 3571 (Electronic Computers); 7375 (Information Retrieval Services); 4813 (Telephone Communications Ex Radio); 5999 (Miscellaneous Retail Stores NEC); 7372 (Prepackaged Software...
- ...NAICS CODES/DESCRIPTIONS: Gas Extraction); 211111 (Crude Petroleum & Natural Gas Extraction); 334111 (Electronic Computer Mfg); 514191 (On-Line Information Services); 51331 (Wired Telecommunications Carriers); 453998 (All Other Misc Store Retailers exc Tobacco); 51121 (Software...
- 14/6,K/50 (Item 7 from file: 20)
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08622252

PR Newswire California Summary, Wednesday, December. 08, -2-December 08, 1999
WORD COUNT: 1186

- ... CA-Phone.com-Weather (REDWOOD CITY) Weather.com and Phone.com to Deliver Weather Related **Information** To Internet-Enabled Mobile Phones SFW020 12/08/1999 09:02 r f bc-CA...
- ... Embrace Microsoft Windows 2000 LAW002 12/08/1999 09:31 r f bc-CO-Factual- Data -Corp. (LOVELAND) The Money Store Selects Factual Data Corp. as Credit Information Provider LAW004 12/08/1999 09:31 r f bc-CA-NACAB-conference (ONTARIO) Native...
- ... Primis Plans Home Inspection Acquisition and Expansion; Acquisition Increases Online Provider's Service to National Clients SFW018A 12/08/1999 10:27 r f bc-CA-myplay-inc-Execs (REDWOOD CITY...
- ...SFW004 12/08/1999 10:30 r f bc-CA-SFInteractive-Win (SAN FRANCISCO) SF Interactive Wins Seven Standard of Excellence Awards SFW045 12/08/1999 10:30 r f bc R) Announces E-Procurement Catalog Partners; Links to Online Catalogs Consolidate Information from Multiple Suppliers LAW062 12/08/1999 10:37 r f bc-CA-CostPlus-Five...
- ... ValiCert-digt-cert (MOUNTAIN VIEW) ValiCert Launches First Universal Digital Certificate Validation Service And Secure **Data** Center DCW029 12/08/1999 10:48 r f bc-NJ-Paradigm4-AT&T (FAIRFIELD...
- ...on the Web SFW032 12/08/1999 12:00 r f bc-OR-Weber-Group- Client (PORTLAND) The Weber Group Expands Staff to Support Rapid Growth in Portland Office SFW081 12...
- ... r f bc-VA-Headlight.com (TYSONS CORNER) Headlight.com to Feature Brainbench Online Skills Assessments LAW070 12/08/1999 12:34 r f bc-CA-BizRate.com-Site (LOS ANGELES) AltaVista and BizRate.com Team to Provide Shoppers with Customer -Certified Merchant Ratings on the New Shopping.com Site

/Note to editor: All PR Newswire...

...COMPANY NAMES: Factual Data Corp...
...SIC CODES/DESCRIPTIONS: Communications Ex Radio); 5961 (Catalog & Mail Order Houses); 7311 (Advertising Agencies); 4812 (Radiotelephone Communications); 7375 (Information Retrieval Services); 7372 (Prepackaged Software)

...NAICS CODES/DESCRIPTIONS: Mail-Order Houses); 54181 (Advertising Agencies); 51332 (Wireless Telecom Carriers exc Satellite); 514191 (On-Line Information Services); 51121 (Software Publishers)

14/6,K/51 (Item 8 from file: 20)
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03013067

Armstrong Laing Announces Metify ABM Team Edition, First Web-Enabled Activity-Based Management Solution
October 05, 1998

WORD COUNT: 976

Puts powerful decision-making tools at **users** 'fingertips enterprise-wide ATLANTA, Oct. 5 /PRNewswire/ -- Armstrong Laing, a leading supplier of activity-based...

- ... costing. Metify ABM Team Edition is a packaged application that transforms general ledger and other data into business process and activity costs. This information arms managers with the business insight necessary to determine target-costing strategies, evaluate supply chain...
- ... companies that want a comprehensive, value-based analytical application linking business processes, cost management, profitability assessment and balanced scorecards," said Mike Sherratt, Armstrong Laing Chief Executive Officer. "With the introduction of...
- ... as Metify ABM, deployed over the Web, provide a broader audience with access to key information about corporate processes and performance. Expanded information availability will mean that companies can more easily fine-tune strategies and improve process execution...
- ... non-financial criteria. Balanced Scorecard combined with Metify ABM enables companies to track and improve customer and channel profitability, revenue/expense ratios, organizational expertise, quality, employee output, timeliness and responsiveness, product...
- ... costing, Armstrong Laing offers companies a comprehensive management tool to reduce time-to-market, improve **customer** satisfaction and lower costs. Process Simulation -- Gives companies the power to model and improve key...
- ...profits. Latest Technology Architecture Extends Deployment of ABM Metify ABM Team Edition is a multi- user client /server application, which enables cross-functional teams or departments to simultaneously update Metify ABM and work in a real-time collaborative environment. Built-in security ensures that only authorized users can actually update the Metify ABM model, with individual or groups of users restricted to appropriate record-level views as required. In addition, browser-based clients allow teams to deploy the full functionality of Metify ABM over the Web, leveraging the...
- ... into other enterprise applications for real-time incorporation of critical activity-based process and profitability information. Metify ABM is also available in a Solo Edition, which allows users to develop proof-of-concept ABM models. Additionally, Armstrong Laing offers an Enterprise Edition, enabling corporations to deploy distributed Metify ABM models that offer consolidated executive views and automatic synchronization, for an enterprise-wide view of profitability, costs and performance. "Metify ABM will enable...
- ... cost management is critical to our improvement initiatives. Metify ABM will provide us with the information we need to make the best business

decisions." Activity-based costing (ABC) transforms general ledger data and other overhead and indirect costs into true costs for business processes and activities. These activity costs are then assigned to individual or multi- dimensional combinations of products, services, customers and channels. In calculating the costs of products and services, most traditional costing solutions allocate...

... leading supplier of activity-based costing and management software, the company's solutions have enabled **customers** like AT&T, British Telecom, DHL, Heineken, Microsoft, Warner Lambert and other leading firms to achieve measurable outcomes that focus strategies, improve **customer** relationships and boost profitability. Armstrong Laing has offices throughout Canada, Europe and the United States. Additional **information** on Armstrong Laing

14/6,K/52 (Item 9 from file: 20)
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02902884

Fannie Mae Celebrates Thirty Years as a Private Company; Provides \$2.5 Trillion in Affordable Mortgage Financing for 31 Million American Families

September 23, 1998 WORD COUNT: 1258

- ... volunteer programs and initiatives," Johnson said. Johnson said that certain core commitments, including Housing Leadership, Customer Service, Financial Strength, Diversity, and Corporate Citizenship and Responsibility, have been consistent themes through Fannie...
- ... private multifamily housing market accessible and flexible financing, and also the resources of Wall Street. **Customer** Service Today, Fannie Mae actively does business with more than 1,200 mortgage lending institutions ...
- ... international capital markets. Fannie Mae has also been innovative in its use of technology. Its automated underwriting technology, Desktop Underwriter, has contributed to a dramatic reduction in the time, cost, and paperwork involved in the application and approval process for both lenders and consumers. Fannie Mae's leadership in credit risk management and loss mitigation builds on technology-driven tools such as credit scoring and automated underwriting. Desktop Underwriter is now being used by more than 700 lenders who process nearly...
- ...1,600 mortgage originators are now using Fannie Mae's Desktop Originator system, which provides automated underwriting recommendations for their loans. Financial Strength Fannie Mae's standing as one of the...promotions were to minorities. Fannie Mae was ranked fourth by Fortune magazine in its 1998 Survey of the "50 Best Companies for Asians, Blacks & Hispanics." Because Fannie Mae values the diversity...
- ... of central cities and other underserved areas, and people who have special housing needs. More information about Fannie Mae can be found or the Internet at http://www.fanniemae.com. Style...

14/6,K/53 (Item 10 from file: 20)
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02815604

TALX Selects ALTech's Speechworks to Deliver Over-the-Telephone Speech Recognition; Integrated Solution Targets Human Resources, Benefits, and Payroll Applications
September 15, 1998

WORD COUNT: 696

- ... initially with TALX's Employee Central(tm) solutions, adding an extremely friendly and flexible speech user interface to applications such as automated benefits enrollment, W2 form requests, personnel updates, and other human resources services. TALX will offer these new, fully integrated, speech-enabled applications to its clients, and will resell the SpeechWorks software. The companies will be demonstrating an Employee Self-Service...
- ...in the world, Sept. 13-17 in Los Angeles. In this demonstration, callers can obtain **information** about paychecks, find out about vacation time allocated and taken, update W4 forms, and review estimates of withholdings. "After an extensive **evaluation** of speech recognition products, we selected SpeechWorks because of its excellent recognition accuracy and natural...
- ... the-telephone speech recognition, we now look to ALTech to help us take our self- service applications, such as Employee Central, to the next level of usability and sophistication." Employee Central is a set of applications for the Human Resources and Payroll market that allows employees to update various personnel data records via both telephone and the Web. Popular Employee Central applications into which ALTech's SpeechWorks will be integrated currently include W2 -- Reissue, Personal Information Update and Benefits Enrollment. For example, callers can say, "Fax my W2 form to 617...
- ... now yielding big ROI dollars for many companies that are increasing the functionality of their **employee** self- **service** solutions by incorporating speech recognition," stated Fowler. "In effect, using SpeechWorks, an **employee** can speak to an employer's computer and interact with ADP, Oracle, PDS, PeopleSoft, SAP...
- ...solution providers." The telephone, especially for mobile professionals, continues to be the most ubiquitous end—user communications device. With the technology of SpeechWorks integrated into TALXWare applications, the telephone can also provide the most user—friendly interface to corporate data. Companies can extend access to the information and transactional services they provide through the Web, while continuing to control costs through automated self service. About TALX St. Louis-based TALX Corp. (NASDAQ:TALX) provides software, outsourcing and other services, such as interactive Web, interactive voice response (IVR) and call center solutions, to large organizations including federal government agencies and
- ... NT, and offers two branded solutions for the Human Resource, Benefits and Payroll market: The **Work** Number(R) and **Employee** Central(tm). About ALTech SpeechWorks by ALTech is enabling people to talk to computers over ...
- ... banking, and telecommunications industries. The company also provides comprehensive system integration and support services to clients. Based in Boston, Massachusetts, ALTech is a privately held corporation with financing from venture capital firms and Intel Corporation. For additional information , visit http://www.altech.com. SpeechWorks and DialogModules are trademarks of Applied Language Technologies, Inc. TALXWare, Employee Central and The Work Number are trademarks of TALX Corp. Statements made in this press release by TALX management...

14/6,K/54 (Item 11 from file: 20)
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02802669

SAP Announces SAP HR 4.5 With Enhanced Functionality For Competency-Based

Management, SAP Employee Self Service And Advanced Payroll Operations September 14, 1998 WORD COUNT: 1426

- LOS ANGELES--(BUSINESS WIRE)--Sept. 14, 1998-- Customers Such As Bechtel Corp. and Ryder System Inc. Select SAP For Its Continuous Commitment to...
- ... is delivering on its commitment to providing timely upgrades to the SAP HR component, enabling **customers** to deploy new HR functionality and enhancements quickly and easily. This commitment to continuous innovation ...
- ...success of SAP HR as a standalone product in the U.S. market with new customers such as Bechtel Corp. and Ryder System Inc. SAP HR 4.5 is scheduled for...
- ...functionality in SAP HR 4.5 is based on feedback we received from our HR customers and the direction in which HR strategy continues to head," said Mike Gioja, executive vice...
- ... Miller Associates, a New York City consulting firm specializing in strategic utilization of human resources **information** systems (HRISs) and one of the top HRIS strategists in the country. "Its increased commitment ...
- ...formal references. -- Compensation Management Allows for generation of salary structures based on results from salary surveys and job valuations through job pricing functionality. Salary structures and salary grades can be generated based on a variety of criteria, including percentage below or above market survey findings. Enables the adjustment of compensation payments according to individual requirements using various multidimensional calculation...
- ...System Inc. designs, implements and manages logistics and transportation solutions for its domestic and international **clients**. Ryder had revenues of \$4.9 billion in 1997 and employs 44,000 people worldwide...
- ... Germany. The localized versions extend beyond language capabilities to include country-specific formats, terminology and data fields. Bechtel Corp., one of the world's largest engineering, construction, and project management firms... vice president and project manager of Bechtel's HRMS program. "Real-time access to employee data, robust systems for managing our people, and the ability to localize systems while keeping them...
- ... administrative costs and streamline the payroll operations process. The SAP Payroll Processing Manager allows for **automation** of various functions during a payroll run. For example, a payroll manager can configure the...
- ... Solution for HR As a leading global HR solution provider with more than 2,500 customers worldwide, SAP offers a total human resources solution made up of SAP HR in 31 standard country versions, SAP Employee Self Service , complementary software partners, outsourcing options and TeamSAP(tm). Ease of implementation is ensured with TeamSAP...
- ... details.) SAPPHIRE '98 SAP made the announcement at SAPPHIRE '98, the company's 10th annual user conference for the Americas. This year's SAPPHIRE, held in Los Angeles, will draw more...
- ... company, provides companies of all sizes with business solutions that deliver a better return on **information**. SAP products and services integrate an organization from financials and human resources to manufacturing and sales and distribution. This integration enables companies to optimize supply chains, strengthen **customer** relationships,

and make more accurate management decisions. Founded in 1972, SAP today leverages a global network of people, processes and products to assure customer success. SAP is listed on several exchanges including the Frankfurt stock exchange and NYSE under...

14/6,K/55 (Item 1 from file: 610)
DIALOG(R)File 610:(c) 2003 Business Wire. All rts. reserv.

00617836 20011108312B0744 (USE FORMAT 7 FOR FULLTEXT)

Changepoint Announces Version 7.0 of PSA Software-Delivers a highly scalable and intuitive product with a new look, new functionality and performance enhancements to address complex needs of large services organizations

Thursday, November 8, 2001 13:15 EST WORD COUNT: 1,020

...be rolling out

Changepoint Version 7.0 to more than 9,000 services consultants and information technology professionals worldwide.

According to Joe Federer, vice president of professional services for NCR's

...a resource and their activity related to a particular project. With Version 7.0, this information is available through their resource profile, and for use during a resource search - even if...

...IPI, services organizations can continuously solicit external and internal feedback on employee attributes and performance. Automated surveys

result in **customer** and peer ratings that are tracked within an **employee**

profile. This continuous feedback loop enables individuals to manage the quality of their **work** and interactions, and provides managers an unprecedented

view into the makeup of their entire organization. By improving business processes and employee performance, companies can proactively ensure

satisfaction.

Additional Features

-- A single, flexible personal dashboard replaces separate dashboards. Users will be able...

...drag and drop.

-- Enhanced security model offers large, global organizations greater control over access to **information**

For additional information or product demos of Changepoint Version 7.0, please

visit www.changepoint.com, email marketing...

...in Canada, Changepoint has offices in the United States, United Kingdom and France. For additional information, visit our web site at www.changepoint.com

NOTE TO MEDIA AND ANALYSTS: All Changepoint...

...at

http://www.changepoint.com. Screenshots are also available on Changepoint's Web site. Additional information on Changepoint can be accessed on-line, and

by sending email to sales@changepoint.com...

...INDUSTRY NAMES: CORPORATE FINANCIAL DATA; ...EVENT NAMES: CORPORATE FINANCIAL DATA;

14/6,K/56 (Item 2 from file: 610)
DIALOG(R)File 610:(c) 2003 Business Wire. All rts. reserv.

00573035 20010815227B3815 (USE FORMAT 7 FOR FULLTEXT)

The 'Wireless Butler' At Bryant Park Hotel Enabled by Symbol Technologies Mobile Computing Solutions-New Heights In Customer Service: Twenty-Five Floors Of Spectrum24(R) Wireless LANs with Symbol SPT 1740s To Service Patrons in Real Time

Wednesday, August 15, 2001 10:08 EDT WORD COUNT: 738

...the latest in

mobile computing and wireless LAN technology from Symbol, we took efficiency

in **customer** service to the next level. In fact, because it links into the same

wireless infrastructure...

...to all twenty-five floors. Now our

'wireless butlers' have full visibility to guest history information ,

descriptions and hotel services, from anywhere in the hotel at anytime, enabling them to service guests to new levels."

Upon the guest's arrival, a Bryant Park Hotel **employee** will input the visitor's **information** into a Symbol SPT 1740 handheld computer and verify their room **information**. The guest simply swipes their credit card through a

magnetic stripe reader to $\ensuremath{\text{automate}}$ check-in. The SPT 1740 communicates with a

portable key encoder that creates and outputs the guest's room key and a portable printer that produces a **customer** receipt containing the room number

and rate information .

Each floor of the Bryant Park Hotel currently has a private butler, who caters

...front end of the curve in the trend of

addressing customer service with the latest information technology," says Doug

Lloyd, Director, Worldwide Hospitality Markets at Symbol. "We see demand for

this...

...OPERA Enterprise Solution, an integrated application suite that enables access to hotel services and customer **information** over the wireless

SPT 1740s, developed and installed by MICROS-Fidelio, a prominent integrator $\$

of information technology for the hospitality market. Visit www.symbol.com/hospitality for more information on Hospitality solutions from Symbol.

Symbol Technologies, Inc., winner of the National Medal of Technology, is a global leader in mobile data transaction systems, providing innovative customer solutions based on wireless local area networking for data and voice,

application-specific mobile computing and bar code **data** capture. Symbol's wireless **information** appliances connect the physical world of people on the

move, packages, paper and shipping pallets, to information systems and the

Internet. Today, some 10 million Symbol bar code scanners, mobile computers and...

...the factory floor to the retail store,

to the enterprise and out to the home. **Information** about Symbol is available

at and 1-800-722-6234.

CONTACT:

Brodeur Worldwide Kristine Wolf...

...738-4699

picker@symbol.com Rob Urban, 631/738-5616 urbanro@symbol.com

For financial information: Kenneth Jaeggi, 631/738-3909

URL:

http://www.businesswire.com

...INDUSTRY NAMES: DATA COMMUNICATIONS

14/6,K/57 (Item 3 from file: 610)

DIALOG(R) File 610:(c) 2003 Business Wire. All rts. reserv.

00460882 20010212043B9555 (USE FORMAT 7 FOR FULLTEXT)

RightNow Web Selected by More Than 25 Medical Products and Services Organizations-Award-Winning Web Customer Service System Automates Support, Shortens Internal Training Time and Reduces Support Costs Monday, February 12, 2001 09:36 EST WORD COUNT: 820

...product makes it easy

for Web visitors and internal support reps to quickly find support information , no matter how complex the inquiry."

RightNow Web allows companies of all sizes to **automate** internal and external

customer service to improve customer satisfaction and decrease support expenses. The award-winning suite offers email management, self-service, live

chat, knowledge management and customer feedback surveys . As an external

support tool, RightNow Web empowers back-end workflow and integration support for...

...applications. For intranet environments, RightNow Web can serve as a knowledge management tool for internal **customer service** representatives and

as a knowledge base tool for employee communications and training.

Landauer Improves Customer Service with RightNow Web

Landauer is the world's largest provider of radiation dosimetry devices that...

...of repetitive

customer support questions we have to answer," said Emil Plecko, executive manager of information services for Landauer. "When our customers visit

our

Web site they can easily find their...

...RightNow Web's knowledge management features allow Transcend's internal representatives to quickly locate support

information when customers call.

"More than 300 Transcend employees rely on our corporate intranet to access customer support information," said Scott Robertson, systems and Web services

manager. "With RightNow Web, an account manager can...

...pairs. As users interact with the system, RightNow Web captures their results to prioritize the information for future users.

For questions not addressed by the published knowledge base, RightNow Web makes...

...INDUSTRY NAMES: DATA COMMUNICATIONS

14/6,K/58 (Item 4 from file: 610)
DIALOG(R)File 610:(c) 2003 Business Wire. All rts. reserv.

00235851 20000316076B4126 (USE FORMAT 7 FOR FULLTEXT)
RnetHealth.com Public Website to be Launched April 3, 2000
Thursday, March 16, 2000 10:50 EST
WORD COUNT: 738

...Online's local portal Digital
Cities (AOL-DCI), RnetHealth.com's public site will offer consumers
direct

links to and from the AOL-DCI site. Additionally, some AOL-DCI web pages...

...public site empowers

individuals and professionals by seamlessly integrating alternative and behavioral and workplace health information, products and services in an action oriented and solution based web initiatives with associated e...

...2000, provides an employee benefit and human resource and workplace management capability that provides online **employee** and workplace

services. The electronic $\ensuremath{\textbf{employee}}$ assistant program (EAP) and $\ensuremath{\textbf{work}}$ place

services will offer employees quality, timesaving solutions for workplace problems, dependent care solutions including an **interactive** research and referral database, counseling, and on-site **surveys**.

Separately, commencing May 15, 2000, RnetHealth.com will offer its B2B applications to provider networks by offering internet delivered, clinically

based content and information with continuing educational services, practice

management tools and education products to professionals in various settings...

...health centers. RnetHealth's strategic relationship with Healthstreet will also provide quantitative and qualitative provider information rendering a stickier connectivity with behavioral and alternative health provider networks.

About RnetHealth.com

RnetHealth...

...INDUSTRY NAMES: DATA COMMUNICATIONS

14/6,K/59 (Item 1 from file: 613)
DIALOG(R)File 613:(c) 2003 PR Newswire Association Inc. All rts. reserv.

00664329 20011025CLTH001 (USE FORMAT 7 FOR FULLTEXT)

Test.com Private Account Brings Testing to Boat Retailer

Thursday, October 25, 2001 08:32 EDT

WORD COUNT: 679

TEXT:

...announced that MarineMax is now utilizing a Test.com Private Account(TM) Extranet test and survey center to boost the effects of its employee training.

MarineMax, the world's largest recreational...

...as well as the effects of its employee training programs with pre- and post-training assessments. The tests to be securely administered at the private MarineMax online center have been entered...

...are

going, and where they might be having trouble," Ted Schwartz, director of

MarineMax Information Systems Training Department, says. "More important, we

are saving time and money by eliminating expensive...

...trainees

as well.

"Most of our testing is conducted for employees in three departments - sales, service, and parts," Mr. Schwartz adds. "Each employee is tested to

ensure that he or she is reading and learning from our training...

...department-specific certifications online. We intend to extend use of the online center to include survey administration.

We are very excited about moving forward with Test.com. "We had been planning...

...We invite any organization to set up a free demonstration of a private test and **survey** center with its Web site's look and feel," John Anderson, Test.com's president...

...paper and

pencil methods, we will activate the account so administrators can begin signing up ${\tt users}$. Unlimited use fees for hosting and maintenance are as low

as \$3,000 a year...

...test

preparation and administration on the Internet and via Extranet Private Account (TM) test and survey centers. The company offers a database of thousands of interactive, instantly scored educational, vocational and professional, public sector and human resources assessments and practice tests.

MAKE YOUR OPINION COUNT - Click Here http://tbutton.prnewswire.com/prn/11690X64721890

14/6,K/60 (Item 2 from file: 613)

DIALOG(R) File 613: (c) 2003 PR Newswire Association Inc. All rts. reserv.

00647383 20010926LAW017 (USE FORMAT 7 FOR FULLTEXT)

United States Postal Service Partners With KnowledgeNetgnseeporter

Wednesday, September 26, 2001 08:02 EDT

WORD COUNT: 846

TEXT:

...to

off-the-shelf e-learning IT training to employees of the United States Postal

Service (USPS) National Center For Employee Development (NCED). While the

Center's estimated target audience is initially 100,000 people, the...

...partnership also allows

us to deliver the KnowledgeNet courseware as a value-added service to customers that take advantage of NCED's residential, lab-based learning experiences."

"We are thrilled to...

...further expand and diversify

their student population."

In addition to providing off-the-shelf KnowledgeNet INTERACTIVE (self-paced) courses through the NCED, the USPS will offer KnowledgeNet LIVE

(instructor-led) and...

...courses will be supplemented by KnowledgeNet's comprehensive support services. These include pre and post- assessment testing, access 24 hours a

day for 7 days a week (24x7), online lab simulations...

...Visit

www.conference-ok.com or call Dalton Young at 405-366-4123 for more information on NCED.

...for Best Corporate Training application,
Brandon Hall of Fame gold and bronze medals in the Information Technology
category, the Information Technology Training Association Award for
Excellence, and the United States Distance Learning Association Award for
...

... Berkeley International Capital Corporation.

Visit KnowledgeNet on the Web at www.knowledgenet.com. For more information, call 1-888-577-5779.

KNOWLEDGENET(R) is a registered trademark of KnowledgeNet.com, Inc...

14/6,K/61 (Item 1 from file: 624)

DIALOG(R) File 624:(c) 2003 McGraw-Hill Co. Inc. All rts. reserv.

00927175

Provant IPO March 13, 1998

Word Count: 710 *Full text available in Formats 5, 7 and 9*

TEXT:

...million shares of common stock.

Provant provides via multiple delivery methods, including instructor led classes, interactive multimedia software, and distance-based media (i.e. the Internet and intranets), training and development services and products

in four principal areas. These are: employee recruitment, selection, and retention; employee work skills; employee management and leadership skills; and organizational assessment, direction and change. Services and products can be either standard pre-developed or customized for particular clients.

According to Training Magazine, corporations with over 100 employees budgeted about \$58.6 billion on...

TARLE:

SELECTED FINANCIAL DATA

Year ended June 30 3 mos. ended Sep. 30 1999E 1998E 1997 1997

Revenues (\$000s...

14/6,K/62 (Item 1 from file: 636)

DIALOG(R) File 636: (c) 2003 The Gale Group. All rts. reserv.

04997807 Supplier Number: 75177389 (USE FORMAT 7 FOR FULLTEXT)

American Express: Demographic Data Growing In Importance.

May 21, 2001

Word Count: 166

(USE FORMAT 7 FOR FULLTEXT)

American Express: Demographic Data Growing In Importance.

American Express Retirement Services has been providing clients with demographic data for several years, said John Baker, senior v.p. and coo. He noted that this information has been growing in importance as plan sponsors continue to investigate plan features and services...

...We've seen the role of employee education programs change from merely communicating the plan information to providing interactive, personalized retirement tools," he said. Baker said that in order to help plan sponsors build programs that will help participants successfully reach their goals, service providers need to know the people, culture and priorities that male up their clients 'employee population. One way American Express does this is through a participation satisfaction survey. "This provides us with a host of demographic information and detail on participants-both at the plan level and for our entire participant base," said Baker adding that the most pertinent information is retirement readiness and confidence.

14/6,K/63 (Item 2 from file: 636)

DIALOG(R) File 636: (c) 2003 The Gale Group. All rts. reserv.

03909945 Supplier Number: 50111900 (USE FORMAT 7 FOR FULLTEXT)
-INFINIUM: Infinium boosts prospect of continued growth with launch of human resource application on NT

June 29, 1998

Word Count: 734

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...COMMUNICATIONS LTD RDATE:260698 -- Unique OneForce design promotes team development and management, collaborative workflow and employee self service Infinium Software, a leading developer of client /server business applications, today announced the launch of Infinium Human Resources for Microsoft Windows NT, an advanced workforce management solution incorporating employee tracking, team management and full collaborative workflow and self- service capabilities. The application pioneers a unique 'OneForce' design providing instant access to a single integrated source of current workforce information from anywhere within the enterprise. This

allows the **user** to manage and deploy employee teams according to strategic initiatives and also track employee profiles...

...notice by accurately matching employee skills to project requirements. To boost access and functionality for users, Infinium Human Resources for Microsoft Windows NT incorporates workflow capabilities and self service technologies including Internet, intranet, interactive voice response and user kiosks. The result-or multiple users, such as key managers, employees and recruiters, is the ability to access, track and analyse data easily regardless of company change and employee movement. The launch of Infinium Human Resources for...

...s commitment to a direct alignment with NT architecture and product strategy. This commitment enables customers choosing Windows NT as a strategic platform to benefit from greater data and interface transparency as well as low cost of ownership for their applications and their enterprise environment. "True end-to-end automated workforce management is fast becoming a key differentiator for lasting business growth and more and more companies are using employee data to leverage skills and competencies" said John Bell, Infinium's UK managing director. "Infinium Human...

- ...tracking history and planning for the future; -- Resource Management -- for single-source access to workforce information; -- Skills and Competency for matching skills with management or project requirements, and improving competency levels...
- ...Teams for promoting top talent, managing by objectives, and anticipating future staffing needs; -- Performance and **Evaluations** for assessing top performers, elevating competency levels and encouraging a performance-based culture; -- Compensation for...
- ...with the entire suite of Microsoft BackOffice technologies, including Microsoft SQL- Server, Exchange Server, Internet Information Server, and Transaction Server About Infinium Software Infinium Software (NASDAQ:INFM) offers a full range of client /server financial, human resources/payroll and process manufacturing business applications. The company's products are ...
- ...on the Microsoft Windows NT and IBM AS/400 platforms. Infinium Software has over 1400 **customers** around the world representing a variety of industries including finance, healthcare, hospitality, retail, and process
- ...jacey@infinium.com *M2 COMMUNICATIONS DISCLAIMS ALL LIABILITY FOR INFORMATION PROVIDED WITHIN M2 PRESSWIRE. DATA SUPPLIED BY NAMED PARTY/PARTIES.*

14/6,K/64 (Item 3 from file: 636) DIALOG(R)File 636:(c) 2003 The Gale Group. All rts. reserv.

03903911 Supplier Number: 50089201 (USE FORMAT 7 FOR FULLTEXT)

PRODUCT BRIEFS

June 1, 1998

Word Count: 676

(USE FORMAT 7 FOR FULLTEXT)

...Healthcare Intranet. Under the arrangement, Tenet has subscribed to MCOL's Managed Care On-Line" Information Exchange, and MCOL will provide the service for placement within Tenet's employee Managed Care Intranet web site. For more information, see www.mcol.com or contact Claire Thayer, (503) 226-9850., New York, has introduced version 2.6 of its Facets client /server information system with Medicare risk capabilities

and enhancements for increased automation and scalability. With the new release, Erisco addresses a major growth area within the managed healthcare industry. In addition to the automation and scalability enhancements, Facets 2.6 also includes new Web-enabled capabilities for expanded electronic commerce. A new Appeals and Grievance application has been added in Customer Service, and a new number of enhancements have been made to the reporting capabilities including...

- ...utilization review, risk management, infection control, case management, disease management, and patient satisfaction. For more **information**, contact Jim Hunter, (704) 335-7363., Larkspur CA, announced a new Windows NT/32-bit...
- ...eliminating much of the paper typically used in the healthcare setting. QuanTIM EDM links billing information, scanned insurance documents and other administrative materials with clinical data and images, including multi-media and color images. The product is designed to improve efficiencies...
- ...Haven, CT, as the beta site for SYNAPSE", FMSU's new enterprise-wide image and information management system. Based on an open platform and utilizing integrated Web technology throughout, SYNAPSE is...
- ...extend beyond the academic and military settings where PACS has traditionally been implemented. For more information, contact Lorrie Fiber or Joni Morford at (310) 577-7870. Toronto-based Medgate Inc. and...
- ...at a minimum, be incorporated into Medgate's workers' compensation and case management software modules. **Users** of these modules will be able to electronically access Reed Group's disability guidelines and text references. For more **information**, contact Murray Balcom at Medgate, (416) 863-6800, or Stacey Grace of Reed Group, (303...
- ...of products. MediClaim works with TELEform Elite to read and interpret handprint and machine print information from HCFA 1500 and UB-92 forms. It eliminates manual data entry and automatically creates any standardized output required by insurance providers and HCFA. For more information, see Cardiff's Web site at www.cardiffsw.com or contact Deborah Casey, (760) 761...
- ...Viradia Wave Viewer has received FDA 510(k) clearance to be marketed as a handheld **assessment** tool for telemetry patients. HP Wave Viewer displays integrated ECG and oxygen saturation (SpO2) **information** obtained by the Viridia Telemetry System on an HP palmtop PC. For more **information**, see www.hp.com.

14/6,K/65 (Item 4 from file: 636)
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03652070 Supplier Number: 47865955 (USE FORMAT 7 FOR FULLTEXT)

Vision Plans Emerging as High-Growth Benefit Product

July 28, 1997

Word Count: 1535

- a credentialing process for providers that includes verification of licensure, education and training, and an assessment of the office facility and personnel. Potential network providers should undergo an assessment of their education, membership in professional organizations, practice experience and history of suspension from third...
- ...ophthalmologists " each with different educational and licensing requirements. Another effective quality assurance mechanism is to survey enrollees soon after they receive vision care services to develop provider profiles. Studies indicate that...

...provider and finds out that expected services aren't covered. The quality and quantity of **information** provided to members is very important in setting realistic expectations. Delays in eligibility determination are another issue that can annoy members. An **automated** system for providers to verify eligibility 24 hours a day can eliminate this potential problem ...

...and new glasses every year, particularly if the employees do a great deal of close work resulting in eyestrain. Some of these plans may give the employee glasses one year and contact lenses the next. However, the prevailing feeling is that glasses...

...were actually discounts from the retail price, or simply lower prices that apply to all **consumers**. Partially funded benefits. Both the employer and employee contribute to the funding of the program...subsidiary of the PacifiCare Health Systems Inc., Tustin, Calif. (800) 622-6388.

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14/6,K/66 (Item 5 from file: 636)
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03171157 Supplier Number: 46496314 (USE FORMAT 7 FOR FULLTEXT) COMEDIA: ComeDia introduces new version of DIALOCK BOOT 4.0

June 27, 1996 Word Count: 1450

... embezzlement is committed within company walls, that no illegal software copies are installed, that no data is stolen... However no one can ignore the law on computer frauds which clearly states...

...other words once the virus is already in the computer and liable to cause severe data damage. Dialock Boot stops viruses before they enter the computer, before they cause the slightest...

...virus. Dialock Boot is the perfect anti-virus weapon.

* Futzing, games, personal correspondence

All computer users love futzing during working hours (games, demos, personal correspondence, fiddling with fonts). They love it so much that specific applications have been created just for that purpose: shareware, freeware, interactive games (Solitaire, Sim- City, Spectre Supreme and Ralley Raids...). The Gartner Group printed a survey in 1993 that states that every user devotes an average 5 hours a week to futzing during work hours. When you calculate how much an employee costs every hour and you apply these figures to all the employees in a company...

...is ambitious since: "It restores the initial role of computers, a tool to help manage data and substantially increase productivity".

* Complete security without restraint

Dialock Boot installation takes only a few...Portuguese. Dialock Boot 4.0 is currently available through an existing worldwide network of distributors. Information on distributors world-wide may be obtained directly from the Com&Dia international sales department...

...44 (0)1794 518183 Fax: +44 (0)1794 518490

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14/6,K/67 (Item 6 from file: 636)
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02476449 Supplier Number: 44964881 (USE FORMAT 7 FOR FULLTEXT) LONG-RANGE OPPORTUNITIES

Sept 1, 1994

Word Count: 2767

(USE FORMAT 7 FOR FULLTEXT)

- ...their services in advance of solicitations. They are accurate as of press time based on **information** supplied by the federal agencies, but are subject to change. For more **information**, contact the individuals listed with each opportunity. RELEASED: The Environmental Protection Agency will in the...
- ...provide scientific and technical services in support of a proof of concept Aircraft Battle Damage Assessment and Repair demonstration system. This project is being considered for a small business set aside. The goal of the project is to provide fast and accurate battle damage end repair information for on-equipment maintenance. Applicable SIC Code is 8731, 500 -person size standard. Firms should...
- ...are a women-owned business. Potential offerors must have demonstrated experience in software development, computer- user interface development, diagnostics, knowledge of USAF maintenance environment, ABDAR, Interactive Electronic Technical Manual (IETM) specifications, and graphical interchange specifications. All respondants should include their assigned
- ...Phone calls will not be accepted. NEW: NASA Langley Research Center is completing a market survey for a multi-year business and administrative management information services (BAMIS) contract. A brief survey was conducted in August looking for qualified small businesses, small disadvantaged businesses, and 8(a) firms. The results of that survey will determine if the project will be set aside. Applicable SIC Code is 7376, \$18...
- ...to begin July 1, 1995 with a potential duration of 5-1/2 years. For **information**, contact the NASA Langley Industry Assistance Office, 804/864 -2461. Refer to SS217. UPDATE: The...
- ...with a proposal for administrative and technical support for the Equal Employment Opportunity (EEO) and **Employee** Assistance Program (EAP) counseling services. A statement of **work** should be prepared by mid-September and should encompass providing counseling services for the Naval...
- ...Warfare Command (SPAWAR). Once that has been drafted, a sources-sought solicitation will be released. **Information** from companies that previously submitted capabilities statements for this project when it was being administered...
- ...is being retained. Applicable SIC codes and set-aside status have not been determined. For information, contact Lou Blondet, NAVSEA, 703/607-0776. UPDATE: The Treasury Department, Financial Management Service (FMS), intends to purchase automatic data processing and telecommunications services. This is a competitive 8(a) procurement. Primary SIC Code is...
- ...legal review now awaits. A request for proposals is expected to be issued shortly. For information, contact Valerie Raynor, contract specialist, Department of the Treasury (DY), Financial Management Service, 401 14th...An RFP is expected to be issued in September, with closing in January 1995. For information, contact Cynthia Bennett, 202/245-5852. UPDATE: The Department of Energy, through its Nevada Operations...

- ...for base maintenance (SIC code 8744) at the Savannah River site in Aiken, South Carolina. **Information** previously reported remains correct, and the project is still on its planned schedule. This project...
- ...to bid. A request for proposals is expected to be released in December 1994. For information, contact Donnie Campbell, small business specialist, Savannah River Field Office, 803/725-2846. UNCHANGED: The...
- ...request for proposals is expected to be released in late August or early September. For information or to receive a solicitation, contact Tonya Kreps, contract specialist, Department of the Treasury, Financial...
- ...for Computational Sciences (NCCS) and computer and photo lab operations for the National Space Science **Data** Center (NSSDC). A request for proposals is scheduled to be issued during the first quarter of Fiscal Year 1995. For **information**, contact Ms. M. Fahnestock, 301/286-3812. UNCHANGED: The Department of Energy, through its Chicago...
- ...start work in June 1995 to ensure a smooth transition from the current contractor. For **information** contact Larry Thompson, small business specialist, 708/252-2711. UNCHANGED: The General Services Administration is reviewing sources sought solicitations for facilities management services, including **data** entry, networking, and computer room management, under SIC Code 7376. This project is currently planned...
- ...request for proposals is expected to be issued in fall, probably September or October. For information, contact Anna Gafford, 619/537-2217. UNCHANGED: NASA's Kennedy Space Center, in Florida, is...
- ...solicitation is scheduled to be released during the fourth quarter of Fiscal Year 1995. For information, contact David D. Reeves, small business specialist, or Celene Morgan, Kennedy Space Center, 407/867 -7353. UNCHANGED: The Defense Information Services Organization (DISA) will be offering a major computer/LAN systems support contract. The contract...to be issued in October, with the contract to be awarded in August 1995. For information, contact Barry Wallack, 703/487-8469, or Patty Flood, 703/487-8419. UNCHANGED: The Department...
- ...at \$12 to 15 million. A request for proposals should be issued in November. For information, contact Larry Thompson, small business specialist, 708/252-2711. UNCHANGED: The Defense Evaluation Support Activity, located at Kirtland Air Force Base, New Mexico, will issue an invitation for bids later this month for an automatic data processing and telecommunications services contract. This project has been set aside for small business. Applicable...
- ...year plus four one -year options. Estimated value of the contract was not disclosed. For information, contact Cathy L. Waters, DESA/CMD, 2251 Wyoming Blvd., SE, Kirtland AFB, New Mexico 87117...
- ...standard is 500 employees. Requests for solicitations will be accepted until December 12, 1994. For **information**, contact Larry D. Long, contract negotiator, or J.M. Hammerling, contracting officer, 1201 Minuteman St...
- ...is listed under SIC Code 8731, with a small business size standard of 500. For information, contact: Department of Energy, Morgantown Energy Technology Center, Attn: Thomas L. Martin, MS 107, 3610 Collins Ferry Road, Morgantown, West Virginia, 26505. To request a detailed information packet, call 304/291-4634, and refer to DE-RO21- 94MC31305. Proposals will be accepted...

0948768 LAM036

BRIGHTWARE, INC. AND COUNSELWARE SIGN AGREEMENT TO DEPLOY INTELLIGENT TECHNOLOGY IN INTRANET LEGAL RISK ASSESSMENT PRODUCT

DATE: May 13, 1996 WORD COUNT: 618

...Brightware's

knowledge-based technology to help legal experts deploy their knowledge in software to automate the assessment and resolution of these very common -- and potentially expensive -- legal risks." Examples include:

Customer complaints regarding health care, securities accounts
and retail purchases.

Employee complaints resulting from hiring or filing practices, work conditions, harassment, etc.

Business practices governed by government regulations where infractions by employees can result...

...expertise to the

desktops of business people using the Internet or private intranets. For further information, call 1-800-OOT-WARE (668-9273) or email to fparnon counselware.com.

BRIGHTWARE, INC...

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a variety of computing platforms including Windows, OS/2, UNIX, and MVS. For product **information** call 1-800-532-2890 or visit Brightware's web site at http://www.brightware...

14/6,K/69 (Item 1 from file: 2)

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6708242 INSPEC Abstract Number: C2000-10-7110-014

Title: Ball State University faculty/staff minicourse registration project Publication Date: 1998
Copyright 2000, IEE

... Abstract: Ball State University (BSU), The progression from manual generation of registrations, notifications, reminders, waiting lists, evaluations, certificates and statistics to the Web has vastly improved the employee workload and provided clients with better service. The Web application began as an interactive project, a live project so to speak, where the records had to be maintained as...

... phases beginning with online registration and generation of statistical reports and will move to more client interactive areas. We want the clients to be able to see the minicourses they have registered for and to have the ability to change their choices. We are working on an online evaluation form to be used by the clients immediately after the minicourse session, as well. From the instructors' side, we anticipate that they will be able to call up their class lists and review their evaluations. Although we still have people who request a paper copy of the minicourse schedule, the majority of our clients has registered online and prefers to do so! We still register a few people who...

...Descriptors: educational administrative data processing...

... information resources

14/6,K/70 (Item 2 from file: 2)

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4706004 INSPEC Abstract Number: B9408-0160-011, C9408-3355C-018

Title: A model for success in implementing an R&M program by a supplier of manufacturing machinery

Publication Date: 1994

Abstract: Landis Grinding Machines, a division of Western Atlas Inc. (formerly Litton Industrial **Automation**) has implemented a formal reliability and maintainability (R&M) program. This program emphasizes up-front...

... any negative impact on cost and/or schedule, and maximize the improvement in R&M. Customer and field service feedback, as well as employee suggestions are used to identify candidates for R&M improvement. The implementation of this program has resulted in improved R&M for delivered equipment, increased customer satisfaction, and a better understanding of how our equipment operates in our customers 'facilities. While actual quantitative analysis of the improvement in machine R&M has not yet been determined, the qualitative assessment implies an improvement approaching an order of magnitude. This improvement is measured in reduced warranty expenses (over 25% reduction), increased customer satisfaction, and consistent on-time start-up for customer programs. The formal R&M program was built upon all informal R&M effort at...

... through design simplification. Room for R&M growth exists in the future as more operational information is obtained from customers and this information is analyzed and applied to further improve the product. The use of FMEA, design review...

14/6,K/71 (Item 3 from file: 2)

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03645359 INSPEC Abstract Number: D90001611

Title: Companies warm to direct deposit of payroll; banks can do more to foster its growth

Publication Date: Feb. 1990

Abstract: The National **Automated** Clearing House Association launched a multimillion-dollar advertising and marketing campaign in 1989 to promote ...

...response that the association is planning another campaign. The American Payroll Association (APA) conducted a survey of 848 companies, of which 739 used the direct deposit service. Some 69% of the companies said that the top benefit of the service was the timely receipt of employee payroll deposits. A full one-third of the non-users in the APA study said that in order to get a DDP program started, they...

...Descriptors: payroll data processing

14/6,K/72 (Item 1 from file: 35)

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01127958 ORDER NO: AAD90-30551

CHARACTERISTICS OF EFFECTIVE CUSTOMER SERVICE TRAINING PROGRAMS IN SELECTED SERVICE INDUSTRIES

Year: 1990

...instructional methods are used to deliver the most frequently included subjects in effective training programs?

Data were collected using a mail questionnaire from a sample

population of human resource development directors...

...percentage of customer service training programs. Follow-up telephone interviews were conducted to gather additional data .

The following were among the findings of the study. (1) The study confirmed that human...

...development departments (83%) play a major role within selected service industries in designing and delivering customer service training programs. (2) A large number of respondents (61%) indicated that their organizations conduct behavioral change and/or performance improvement evaluations of customer service training programs. Behavioral observations, customer complaints/compliments, and customer satisfaction surveys were the most frequently cited measures of evaluation. (3) A large percentage (81%) of organizations that conduct behavioral change and/or performance improvement evaluations of customer service training concluded that their programs are effective. (4) Development of employee interactive skills and supervisory reinforcement of those skills remain top customer service training priorities. (5) Respondents emphasized market orientation (behavioral flexibility) rather that product orientation (command of...

...skills) in designing training programs. (6) Effective training programs utilize proven instructional methods to deliver **interactive** behavioral skill training, with roleplaying and videotapes or films being the most frequently used instructional methods. The study recommended various HRD department actions/initiatives to improve **customer** service training within organizations.

14/6,K/73 (Item 1 from file: 256)

DIALOG(R) File 256: (c) 2003 Info. Sources Inc. All rts. reserv.

00126395 DOCUMENT TYPE: Review

PRODUCT NAMES: iPOGO 4 (019704)

TITLE: iPOGO Version 4

Jul/Aug 2000

REVISION DATE: 20001230

...4 has many routines that can solve multiple surveying problems. Although most other products use data stored and manipulated in unreadable binary coordinate files, iPOGO 4's data is first generated, manipulated, and stored in ASCII text files. The files can be created...

...or modify coordinates, and printing/plotting commands that generate text output files and/or graphic data . iPOGO 4 's files are easy to create and even more straightforward to edit. One user builds a command file with rotation and translation commands or one that includes re-setting...

...or points in every possible way. iPOGO 4 has a full set of routines for automation of subdivision computations and to eliminate repetitive tasks. iPOGO 4 is useful for any surveyor or employee who can make a typing error and for those who must check the work of employees, but could not do so with other programs.

DESCRIPTORS: Data Acquisition; Mapping; Surveying

14/6,K/74 (Item 2 from file: 256)

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00115765 DOCUMENT TYPE: Review

PRODUCT NAMES: Symphony CTI (753751)

TITLE: Symphony CTI/da Vinci

Jan 1999

REVISION DATE: 20011030

Dictaphone's Symphony CTI system is a modular, client /server call system that runs on Windows NT with a 32-bit architecture. It is...

- ...based on the premise that providing fast and easy access to phone calls will improve customer service, employee evaluation, and training, and provide liability protection. First, the call is recorded to memory and then...
- ...Media Warehouse for up to 245,000 hours of voice storage. The AMW is an automated DAT changer with 128 DAT tape that are automatically swapped by a mechanical arm. The...
- ...popular PBXs, ACDs, and turret systems through a real-time or SMDR link to capture information related to each call. Call details are stored in an Oracle database and can be... ?